

Housing Needs Assessment
Wagoner County

Prepared For:

Oklahoma Housing Finance Agency
Oklahoma Department of Commerce
100 NW 63rd Street, Ste. 200
Oklahoma City, OK 73116

Effective Date of the Analysis:

June 30, 2015

This "Statewide Affordable Housing Market Study" was financed in whole or in part by funds from the U.S. Department of Housing and Urban Development as administered by the Oklahoma Department of Commerce and Oklahoma Housing Finance Agency.





December 31, 2015

Mr. Dennis Shockley, Executive Director
Oklahoma Housing Finance Agency
100 NW 63rd Street, Ste. 200
Oklahoma City, OK 73116

SUBJECT: Housing Needs Assessment
 Wagoner County
 IRR - Tulsa/OKC File No. 140-2015-0086

Dear Mr. Shockley:

As per our Agreement with Oklahoma Housing Finance Agency (OHFA), we have completed a residential housing market analysis (the "Analysis") for use by OHFA and the Oklahoma Department of Commerce (ODOC). Per our Agreement, OHFA and ODOC shall have unrestricted authority to publish, disclose, distribute and otherwise use, in whole or in part, the study and reports, data or other materials included in the Analysis or otherwise prepared pursuant to the Agreement and no materials produced in whole, or in part, under the Agreement shall be subject to copyright in the United States or any other country. Integra Realty Resources – Tulsa/OKC will cause the Analysis (or any part thereof) and any other publications or materials produced as a result of the Agreement to include substantially the following statement on the first page of said document:

This "Statewide Affordable Housing Market Study" was financed in whole or in part by funds from the U.S. Department of Housing and Urban Development as administered by the Oklahoma Department of Commerce and Oklahoma Housing Finance Agency.

Attached hereto, please find the Wagoner County Residential Housing Market Analysis. Analyst Salma Al Nairab personally inspected the Wagoner County area during the month of June 2015 to collect the data used in the preparation of the Wagoner County Market Analysis. The University of Oklahoma College of Architecture Division of Regional and City Planning provided consultation, assemblage and analysis of the data for the IRR-Tulsa/OKC.

Mr. Dennis Shockley
Oklahoma Housing Finance Agency
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This market study is true and correct to the best of the professional's knowledge and belief, and there is no identity of interest between Owen S. Ard, MAI, David A. Puckett, or Integra Realty Resources – Tulsa/OKC and any applicant, developer, owner or developer.

If you have any questions or comments, please contact the undersigned. Thank you for the opportunity to be of service.

Respectfully submitted,

Integra Realty Resources - Tulsa/OKC

Owen S. Ard, MAI
Certified General Real Estate Appraiser
Oklahoma Certificate #11245CGA
Telephone: 918-492-4844, x103
Email: oard@irr.com

David A. Puckett
Certified General Real Estate Appraiser
Oklahoma Certificate #12795CGA
Telephone: 918-492-4844, x104
Email: dpuckett@irr.com

Salma Al Nairab
Market Analyst



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Introduction and Executive Summary

This report is part of a Statewide Affordable Housing Market Study commissioned by the Oklahoma Department of Commerce (ODOC) in partnership with the Oklahoma Housing Finance Agency (OHFA), as an outgrowth of the 2013 tornado outbreak in Oklahoma. It was funded by the U.S. Department of Housing and Urban Development (USHUD) through the Community Development Block Grant – Disaster Recovery program (CDBG-DR). This study was conducted by a public/private partnership between Integra Realty Resources – Tulsa/OKC, the University of Oklahoma College of Architecture, Division of Regional and City Planning, and DeBruler Inc. IRR-Tulsa/OKC, The University of Oklahoma, and DeBruler Inc. also prepared a prior statewide study in 2001, also commissioned by ODOC in partnership with OHFA.

This study is a value-added product derived from the original 2001 statewide housing study that incorporates additional topics and datasets not included in the 2001 study, which impact affordable housing throughout the state. These topic areas include:

- Disaster Resiliency
- Homelessness
- Assessment of Fair Housing
- Evaluation of Residential Lead-Based Paint Hazards

These topics are interrelated in terms of affordable housing policy, housing development, and disaster resiliency and recovery. Homeless populations are more vulnerable in the event of a disaster, as are many of the protected classes under the Fair Housing Act. Lead-based paint is typically more likely to be present in housing units occupied by low-to-moderate income persons, and can also present an environmental hazard in the wake of a disaster. Effective affordable housing policy can mitigate the impact of natural and manmade disasters by encouraging the development and preservation of safe, secure, and disaster-resilient housing for Oklahoma’s most vulnerable populations.

Housing Market Analysis Specific Findings:

1. The population of Wagoner County is projected to grow by 0.95% per year over the next five years, outperforming the State of Oklahoma.
2. Wagoner County is projected to need a total of 1,139 housing units for ownership and 242 housing units for rent over the next five years.
3. Median Household Income in Wagoner County is estimated to be \$53,559 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Wagoner County is estimated to be 11.24%, compared with 16.85% for Oklahoma.
4. Homeowner and rental vacancy rates in Wagoner County are significantly lower than the state averages.
5. Home values and rental rates in Wagoner County are notably higher than the state averages.

6. Median sale price for homes in Wagoner was \$89,500 in 2015, with a median price per square foot of \$60.90. The median sale price to list price ratio was 95.9%, with median days on market of 38 days.
7. Median sale price for homes in Coweta was \$144,900 in 2015, with a median price per square foot of \$90.89. The median sale price to list price ratio was 99.4%, with median days on market of 31 days.
8. Approximately 41.53% of renters and 20.23% of owners are housing cost overburdened in Wagoner County, slightly higher than statewide figures.

Disaster Resiliency Specific Findings:

1. Tornadoes (1959-2014): Number: 47 Injuries: 85 Fatalities: 0 Damages (1996-2014): \$4,560,000.00
2. Social Vulnerability: Below state score at the county level; at the census tract level there are tracts in the south and central where the social vulnerability index elevated
3. Floodplain: Coweta, Porter, Wagoner (city), and Okay have notable development within or near the floodplain.

Homelessness Specific Findings

1. Wagoner County is located in the Northeast Oklahoma Continuum of Care.
2. There are an estimated 383 homeless individuals in this area, 300 of which are identified as sheltered.
3. There is a disproportionately high number of homeless households comprised of children in this CoC (24 out of 300).
4. This area also has a high incidence of homeless victims of domestic violence (168).
5. The majority of homeless veterans are unsheltered.

Fair Housing Specific Findings

1. Units at risk for poverty: 691
2. Units in mostly non-white enclaves: 461
3. Units nearer elevated number of disabled persons: 701

Lead-Based Paint Specific Findings

1. We estimate there are 2,502 occupied housing units in Wagoner County with lead-based paint hazards.
2. 1,040 of those housing units are estimated to be occupied by low-to-moderate income households.
3. We estimate that 532 of those low-to-moderate income households have children under the age of 6 present.

Report Format and Organization

The first section of this report comprises the housing market analysis for Wagoner County. This section is divided into general area information, followed by population, household and income trends and analysis, then followed by area economic conditions. The next area of analysis concerns the housing stock of Wagoner County, including vacancy rates, construction activity and trends, and analyses of the homeowner and rental markets. This section is followed by five-year forecasts of housing need for owners and renters, as well as specific populations such as low-to-moderate income households, the elderly, and working families.

The next section of this report addresses special topics of concern:

- Disaster Resiliency
- Homelessness
- Fair Housing
- Lead-Based Paint Hazards

This last section is followed by a summary of the conclusions of this report for Wagoner County.

General Information

Purpose and Function of the Market Study

The purpose of this market study is to evaluate the need for affordable housing units in Wagoner County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Wagoner County area.

Effective Date of Consultation

The Wagoner County area was inspected and research was performed during June, 2015. The effective date of this analysis is June 30, 2015. The date of this report is December 31, 2015. The market study is valid only as of the stated effective date or dates.

Scope of the Assignment

1. The Wagoner County area was inspected during June, 2015. The inspection included visits to all significant population centers in the county and portions of the rural county areas.
2. Regional, city and neighborhood data is based on information retained from national, state, and local government entities; various Chambers of Commerce, news publications, and other sources of economic indicators.
3. Specific economic data was collected from all available public agencies. Population and household information was collected from national demographic data services as well as available local governments. Much data was gathered regarding market specific items from personal interviews.
4. Development of the applicable analysis involved the collection and interpretation of verified data from local property owners/managers, realtors, and other individuals active within the area real estate market.
5. The analyst's assemblage and analysis of the defined data provided a basis from which conclusions as to the supply of and demand for residential housing were made.

Data Sources

Specific data sources used in this analysis include but are not limited to:

1. The 2000 and 2010 Decennial Censuses of Population and Housing
2. The 2009-2013 American Community Survey (ACS)
3. U.S. Census Bureau Residential Construction Branch, Manufacturing and Construction Division
4. The United States Department of Labor, Bureau of Labor Statistics, including the Local Area Unemployment Statistics and the Quarterly Census of Employment and Wages programs
5. The U.S. Department of Housing and Urban Development, including the Comprehensive Housing Affordability Strategy (CHAS), and the 2013 Picture of Subsidized Households
6. Continuum of Care Assistance Programs

-
7. The National Oceanic and Atmospheric Administration
 8. Nielsen SiteReports (formerly known as Claritas)
 9. The Oklahoma State Department of Health
 10. The Oklahoma Department of Human Services
 11. The Federal Reserve Bank of Kansas City, Oklahoma City Branch
 12. The Federal Reserve Bank of New York

Wagoner County Analysis

Area Information

The purpose of this section of the report is to provide a basis for analyzing and estimating trends relating to Wagoner County. The primary emphasis is concentrated on those factors that are of significance to residential development users. Residential and commercial development in the community is influenced by the following factors:

1. Population and economic growth trends.
2. Existing commercial supply and activity.
3. Natural physical elements.
4. Political policy and attitudes toward community development.

Location

Wagoner County is located in northeast Oklahoma. The county is bordered on the north by Rogers and Mayes counties, on the west by Tulsa County, on the south by Muskogee County, and on the east by Cherokee County. The Wagoner County Seat is Wagoner, which is located in the eastern part of the county. This location is approximately 40.8 miles southeast of Tulsa and 143 miles northeast of Oklahoma City.

Wagoner County has a total area of 591 square miles (562 square miles of land, and 29 square miles of water), ranking 65th out of Oklahoma's 77 counties in terms of total area. The total population of Wagoner County as of the 2010 Census was 73,085 persons, for a population density of 130 persons per square mile of land.

Access and Linkages

The county has above average accessibility to state and national highway systems. There are multiple national and state highway systems that run through Wagoner County. These are US-69, US-412, OK-351 (Muskogee Turnpike), OK-51B, OK-51, OK-64, and the Creek Turnpike. The nearest interstate highway is I-44, located just north of the Wagoner County border. The county also has an intricate network of county roadways.

Public transportation is provided Ki Bois Area Transit System (KATS), which operates a demand-response service in both the Coweta and Wagoner areas. The local market perceives public transportation as average compared to other communities in the region of similar size. However, the primary mode of transportation in this area is private automobiles by far.

Tulsa International Airport is located just northwest of Wagoner County in Tulsa County and is the closest full service airport in the area. Though there are numerous smaller airfields surrounding the

Wagoner County area, Tulsa International will impact the majority of county residents with air travel in both Wagoner and Coweta.

Other important linkages in Wagoner County are Oakleys Port 33 and the Port of Dunkin, located just north of Wagoner along the McClellan-Kerr Navigation System. Both ports are capable of loading and transporting goods through the area using regional waterways. Additionally, both ports provide jobs for the residents of the surrounding towns and cities within Wagoner County.

Educational Facilities

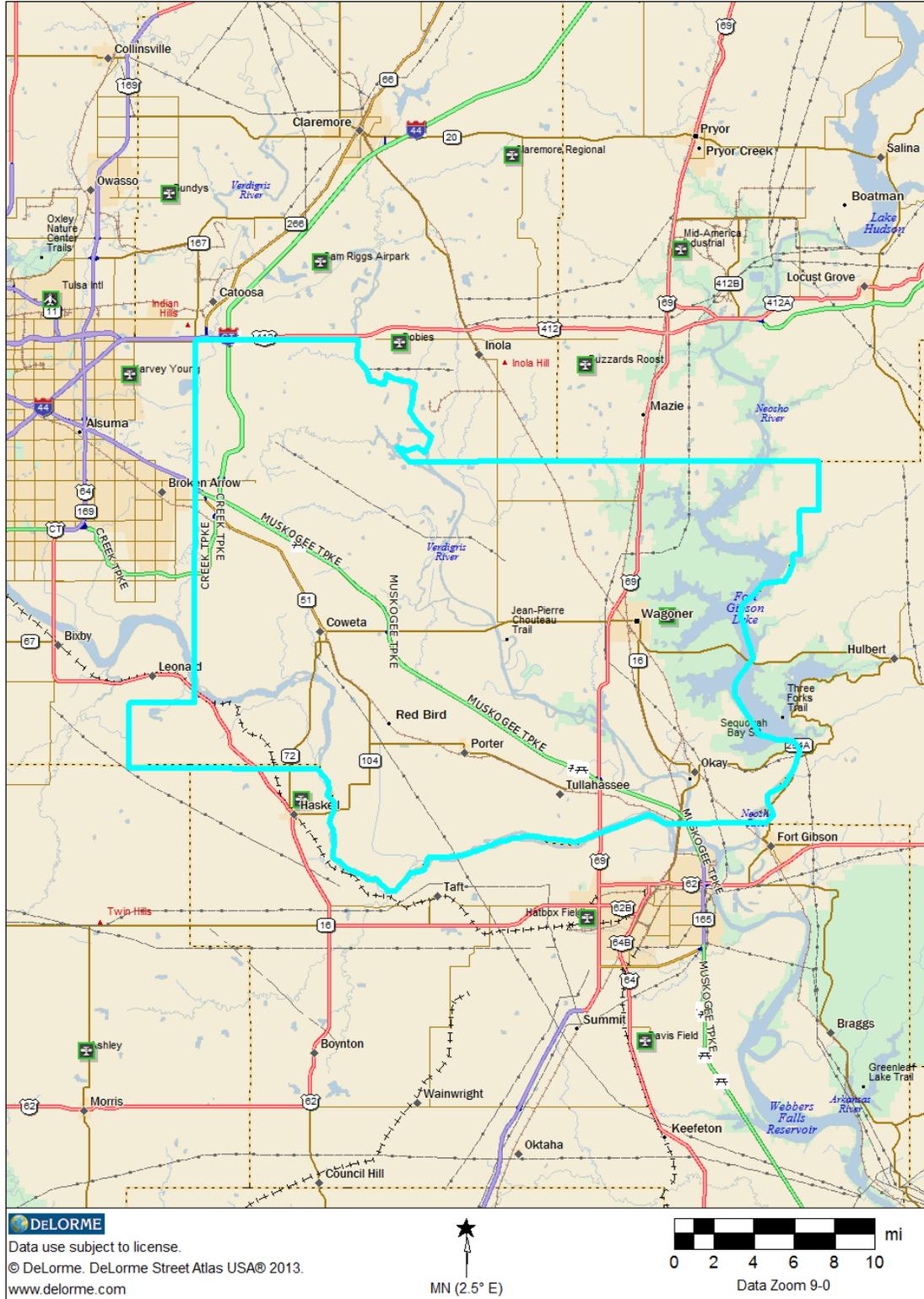
All of the county communities have public school facilities. Wagoner and Coweta are served by Wagoner Public Schools, as well as Coweta Public Schools. Wagoner Public Schools is currently working on their five year plan for future developments for the school system and infrastructure improvements. The school system is comprised of two elementary schools, one middle school and high school, one intermediate school, and one learning academy. The Coweta Public School system is comprised of five elementary schools, one middle school and high school, and one intermediate school. The Coweta school system has recently finished construction on one of their elementary schools and is currently working on infrastructure additions to the high school.

Higher education opportunities in the region include Bacone College, Northeastern State University, and Rogers State University, all located within a short drive of Wagoner County.

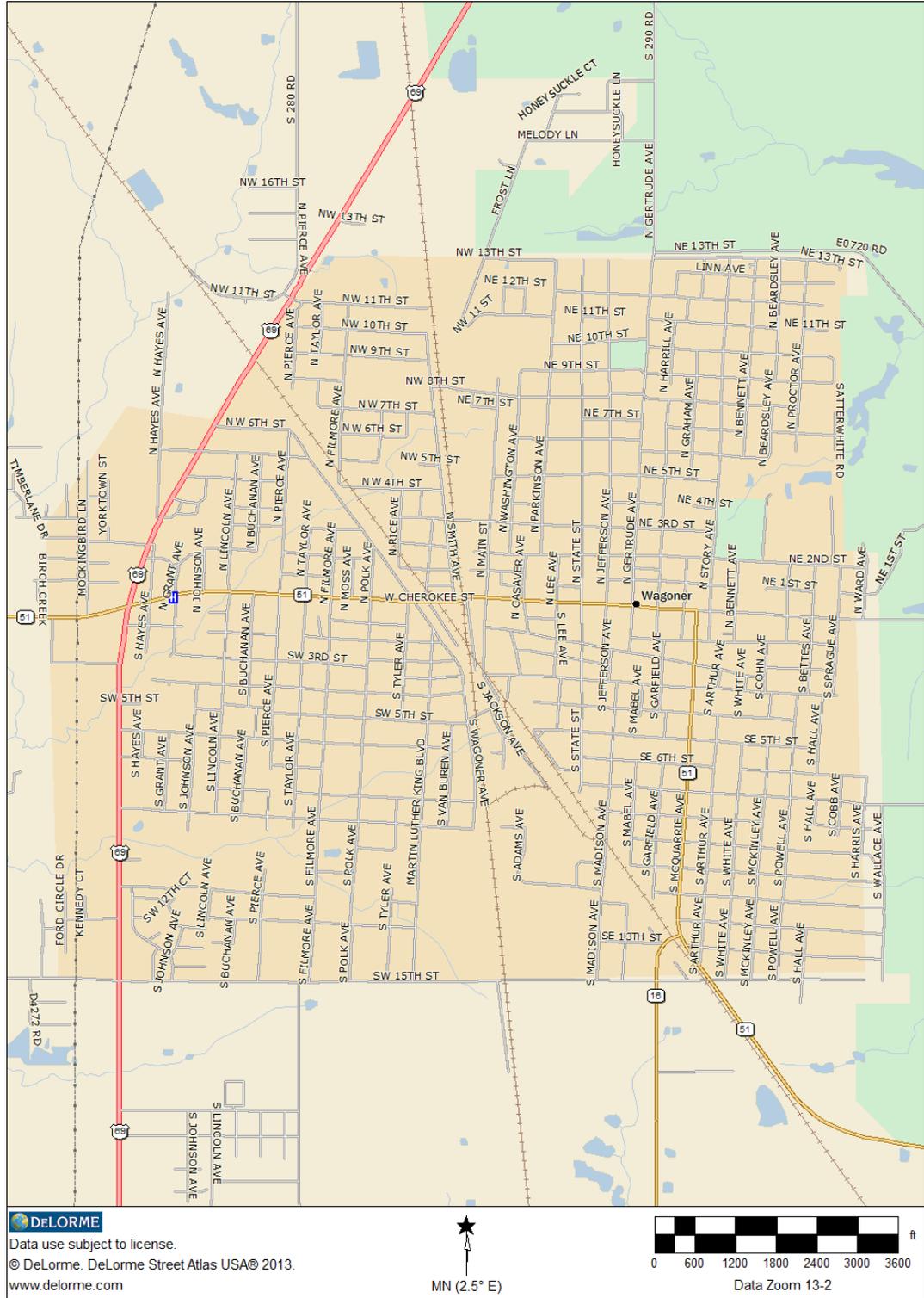
Medical Facilities

Wagoner medical services are provided by the Wagoner Community Hospital, a 100-bed full-service health system, as well as a 32-bed mental health unit. Additionally, the Coweta area is served by the St. Johns Broken Arrow facility located a short distance outside of the Wagoner County borders in Tulsa. Further, the Koweta Indian Health Center is located in Coweta for tribe members living within Wagoner County. The smaller county communities typically have either small outpatient medical services or doctor's officing in the community.

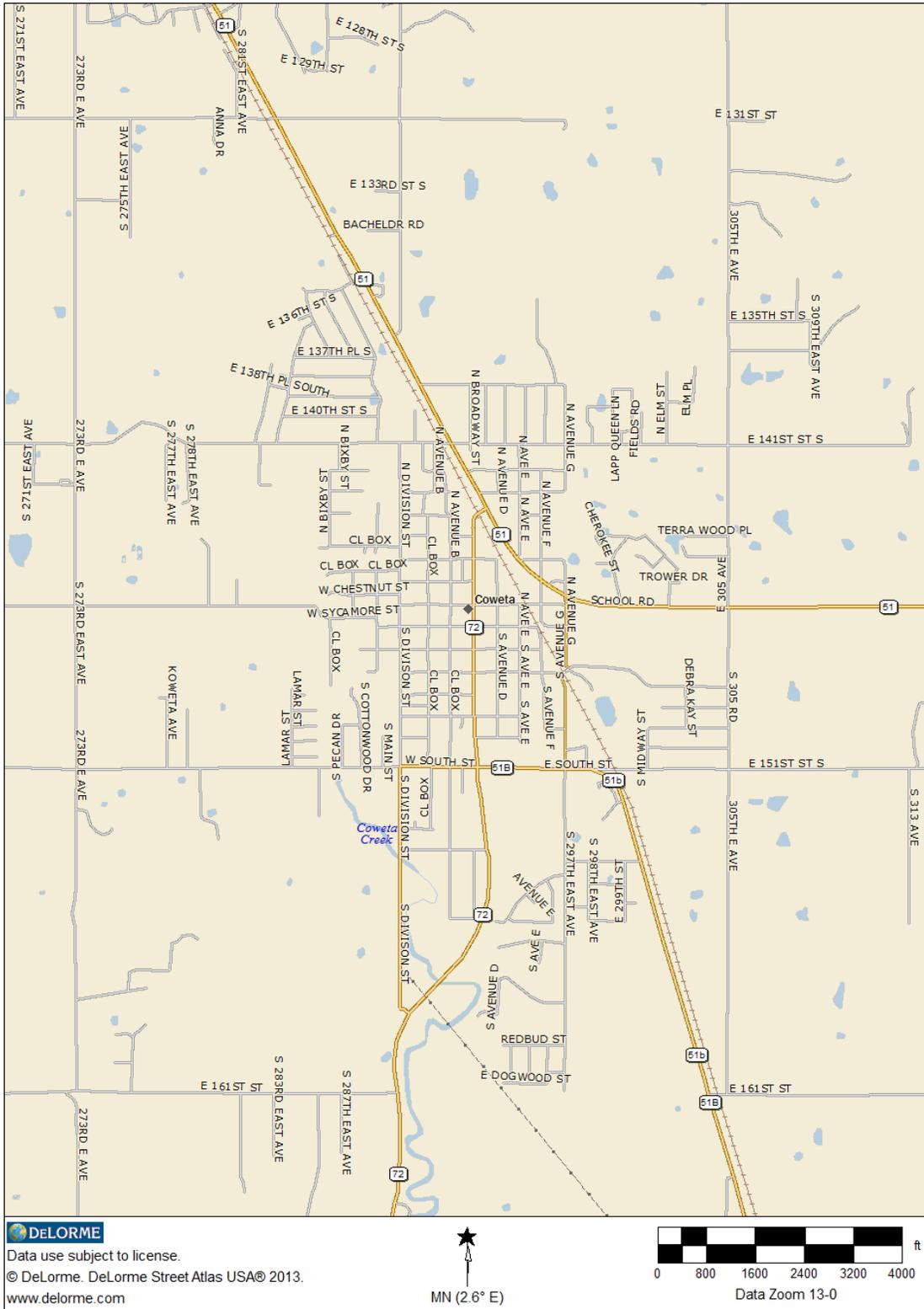
Wagoner County Area Map



Wagoner Area Map



Coweta Area Map



Demographic Analysis

Population and Households

The following table presents population levels and annualized changes in Wagoner County and Oklahoma. This data is presented as of the 2000 Census, the 2010 Census, with 2015 and 2020 estimates and forecasts provided by Nielsen SiteReports.

Population Levels and Annual Changes							
	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Wagoner	7,669	8,323	0.82%	8,291	-0.08%	8,340	0.12%
Coweta	7,139	9,943	3.37%	10,530	1.15%	10,885	0.67%
Wagoner County	57,491	73,085	2.43%	76,807	1.00%	80,526	0.95%
State of Oklahoma	3,450,654	3,751,351	0.84%	3,898,675	0.77%	4,059,399	0.81%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

The population of Wagoner County was 73,085 persons as of the 2010 Census, a 2.43% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Wagoner County to be 76,807 persons, and projects that the population will show 0.95% annualized growth over the next five years.

The population of Wagoner was 8,323 persons as of the 2010 Census, a 0.82% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Wagoner to be 8,291 persons, and projects that the population will show 0.12% annualized growth over the next five years.

The population of Coweta was 9,943 persons as of the 2010 Census, a 3.37% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Coweta to be 10,530 persons, and projects that the population will show 0.67% annualized growth over the next five years.

The next table presents data regarding household levels in Wagoner County over the same periods of time. This data is presented both for all households (family and non-family) as well as family households alone.

Population Levels and Annual Changes							
	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Wagoner	7,669	8,323	0.82%	8,291	-0.08%	8,340	0.12%
Coweta	7,139	9,943	3.37%	10,530	1.15%	10,885	0.67%
Wagoner County	57,491	73,085	2.43%	76,807	1.00%	80,526	0.95%
State of Oklahoma	3,450,654	3,751,351	0.84%	3,898,675	0.77%	4,059,399	0.81%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

As of 2010, Wagoner County had a total of 26,878 households, representing a 2.49% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Wagoner County to have

28,314 households. This number is expected to experience a 0.96% annualized rate of growth over the next five years.

As of 2010, Wagoner had a total of 3,159 households, representing a 0.76% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Wagoner to have 3,122 households. This number is expected to experience a 0.19% annualized rate of growth over the next five years.

As of 2010, Coweta had a total of 3,701 households, representing a 3.67% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Coweta to have 3,884 households. This number is expected to experience a 0.67% annualized rate of growth over the next five years.

The next table presents data regarding the racial and ethnic composition of Wagoner County based on the U.S. Census Bureau's American Community Survey.

2013 Population by Race and Ethnicity						
Single-Classification Race	Wagoner		Coweta		Wagoner County	
	No.	Percent	No.	Percent	No.	Percent
Total Population	8,461		9,549		74,077	
White Alone	5,911	69.86%	7,424	77.75%	56,450	76.20%
Black or African American Alone	555	6.56%	306	3.20%	2,554	3.45%
Amer. Indian or Alaska Native Alone	941	11.12%	870	9.11%	6,285	8.48%
Asian Alone	18	0.21%	94	0.98%	1,030	1.39%
Native Hawaiian and Other Pac. Isl. Alone	0	0.00%	0	0.00%	0	0.00%
Some Other Race Alone	197	2.33%	38	0.40%	972	1.31%
Two or More Races	839	9.92%	817	8.56%	6,786	9.16%
Population by Hispanic or Latino Origin	Wagoner		Coweta		Wagoner County	
	No.	Percent	No.	Percent	No.	Percent
Total Population	8,461		9,549		74,077	
Hispanic or Latino	348	4.11%	499	5.23%	3,676	4.96%
<i>Hispanic or Latino, White Alone</i>	151	43.39%	415	83.17%	2,189	59.55%
<i>Hispanic or Latino, All Other Races</i>	197	56.61%	84	16.83%	1,487	40.45%
Not Hispanic or Latino	8,113	95.89%	9,050	94.77%	70,401	95.04%
<i>Not Hispanic or Latino, White Alone</i>	5,760	71.00%	7,009	77.45%	54,261	77.07%
<i>Not Hispanic or Latino, All Other Races</i>	2,353	29.00%	2,041	22.55%	16,140	22.93%

Source: U.S. Census Bureau, 2009-2013 American Community Survey, Tables B02001 & B03002

In Wagoner County, racial and ethnic minorities comprise 26.75% of the total population. Within Wagoner, racial and ethnic minorities represent 31.92% of the population. Within Coweta, the percentage is.

Population by Age

The next tables present data regarding the age distribution of the population of Wagoner County. This data is provided as of the 2010 Census, with estimates and forecasts provided by Nielsen SiteReports.

Wagoner County Population By Age								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
Population by Age	73,085		76,807		80,526			
Age 0 - 4	5,135	7.03%	4,922	6.41%	5,114	6.35%	-0.84%	0.77%
Age 5 - 9	5,614	7.68%	5,194	6.76%	5,037	6.26%	-1.54%	-0.61%
Age 10 - 14	5,521	7.55%	5,634	7.34%	5,324	6.61%	0.41%	-1.13%
Age 15 - 17	3,198	4.38%	3,358	4.37%	3,602	4.47%	0.98%	1.41%
Age 18 - 20	2,584	3.54%	2,935	3.82%	3,272	4.06%	2.58%	2.20%
Age 21 - 24	2,845	3.89%	3,637	4.74%	4,406	5.47%	5.03%	3.91%
Age 25 - 34	9,420	12.89%	9,080	11.82%	8,997	11.17%	-0.73%	-0.18%
Age 35 - 44	9,851	13.48%	10,119	13.17%	10,076	12.51%	0.54%	-0.09%
Age 45 - 54	10,540	14.42%	10,371	13.50%	10,220	12.69%	-0.32%	-0.29%
Age 55 - 64	9,238	12.64%	10,014	13.04%	10,385	12.90%	1.63%	0.73%
Age 65 - 74	5,872	8.03%	7,447	9.70%	8,985	11.16%	4.87%	3.83%
Age 75 - 84	2,534	3.47%	3,179	4.14%	3,989	4.95%	4.64%	4.64%
Age 85 and over	733	1.00%	917	1.19%	1,119	1.39%	4.58%	4.06%
<i>Age 55 and over</i>	<i>18,377</i>	<i>25.14%</i>	<i>21,557</i>	<i>28.07%</i>	<i>24,478</i>	<i>30.40%</i>	<i>3.24%</i>	<i>2.57%</i>
<i>Age 62 and over</i>	<i>11,177</i>	<i>15.29%</i>	<i>13,630</i>	<i>17.75%</i>	<i>16,090</i>	<i>19.98%</i>	<i>4.05%</i>	<i>3.37%</i>
Median Age	37.3		38.6		39.5		0.69%	0.46%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Wagoner County is 38.6 years. This compares with the statewide figure of 36.6 years. Approximately 6.41% of the population is below the age of 5, while 17.75% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 3.37% per year.

Wagoner Population By Age								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
Population by Age	8,323		8,291		8,340			
Age 0 - 4	634	7.62%	578	6.97%	576	6.91%	-1.83%	-0.07%
Age 5 - 9	641	7.70%	603	7.27%	571	6.85%	-1.21%	-1.08%
Age 10 - 14	631	7.58%	604	7.29%	585	7.01%	-0.87%	-0.64%
Age 15 - 17	356	4.28%	367	4.43%	373	4.47%	0.61%	0.32%
Age 18 - 20	333	4.00%	322	3.88%	340	4.08%	-0.67%	1.09%
Age 21 - 24	401	4.82%	413	4.98%	466	5.59%	0.59%	2.44%
Age 25 - 34	1,070	12.86%	1,082	13.05%	1,038	12.45%	0.22%	-0.83%
Age 35 - 44	1,007	12.10%	1,013	12.22%	1,013	12.15%	0.12%	0.00%
Age 45 - 54	1,057	12.70%	1,009	12.17%	934	11.20%	-0.93%	-1.53%
Age 55 - 64	942	11.32%	910	10.98%	919	11.02%	-0.69%	0.20%
Age 65 - 74	696	8.36%	798	9.62%	869	10.42%	2.77%	1.72%
Age 75 - 84	410	4.93%	429	5.17%	480	5.76%	0.91%	2.27%
Age 85 and over	145	1.74%	163	1.97%	176	2.11%	2.37%	1.55%
<i>Age 55 and over</i>	<i>2,193</i>	<i>26.35%</i>	<i>2,300</i>	<i>27.74%</i>	<i>2,444</i>	<i>29.30%</i>	<i>0.96%</i>	<i>1.22%</i>
<i>Age 62 and over</i>	<i>1,389</i>	<i>16.68%</i>	<i>1,500</i>	<i>18.09%</i>	<i>1,625</i>	<i>19.48%</i>	<i>1.56%</i>	<i>1.61%</i>
Median Age	35.9		36.7		37.2		0.44%	0.27%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Wagoner is 36.7 years. This compares with the statewide figure of 36.6 years. Approximately 6.97% of the population is below the age of 5, while 18.09% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.61% per year.

Coweta Population By Age

	2010 Census	Percent of Total	2015 Estimate	Percent of Total	2020 Forecast	Percent of Total	2000 - 2015 Ann. Chng.	2015 - 2020 Ann. Chng.
Population by Age	9,943		10,530		10,885			
Age 0 - 4	769	7.73%	745	7.08%	750	6.89%	-0.63%	0.13%
Age 5 - 9	778	7.82%	761	7.23%	739	6.79%	-0.44%	-0.58%
Age 10 - 14	814	8.19%	797	7.57%	763	7.01%	-0.42%	-0.87%
Age 15 - 17	449	4.52%	489	4.64%	498	4.58%	1.72%	0.37%
Age 18 - 20	390	3.92%	423	4.02%	453	4.16%	1.64%	1.38%
Age 21 - 24	419	4.21%	521	4.95%	628	5.77%	4.45%	3.81%
Age 25 - 34	1,312	13.20%	1,285	12.20%	1,264	11.61%	-0.42%	-0.33%
Age 35 - 44	1,365	13.73%	1,411	13.40%	1,366	12.55%	0.67%	-0.65%
Age 45 - 54	1,362	13.70%	1,381	13.11%	1,402	12.88%	0.28%	0.30%
Age 55 - 64	1,105	11.11%	1,241	11.79%	1,296	11.91%	2.35%	0.87%
Age 65 - 74	720	7.24%	901	8.56%	1,023	9.40%	4.59%	2.57%
Age 75 - 84	330	3.32%	433	4.11%	541	4.97%	5.58%	4.55%
Age 85 and over	130	1.31%	142	1.35%	162	1.49%	1.78%	2.67%
<i>Age 55 and over</i>	<i>2,285</i>	<i>22.98%</i>	<i>2,717</i>	<i>25.80%</i>	<i>3,022</i>	<i>27.76%</i>	<i>3.52%</i>	<i>2.15%</i>
<i>Age 62 and over</i>	<i>1,382</i>	<i>13.89%</i>	<i>1,706</i>	<i>16.20%</i>	<i>1,953</i>	<i>17.94%</i>	<i>4.31%</i>	<i>2.74%</i>
Median Age	35.3		36.7		37.5		0.78%	0.43%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Coweta is 36.7 years. This compares with the statewide figure of 36.6 years. Approximately 7.08% of the population is below the age of 5, while 16.20% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 2.74% per year.

Families by Presence of Children

The next table presents data for Wagoner County regarding families by the presence of children.

2013 Family Type by Presence of Children Under 18 Years

	Wagoner		Coweta		Wagoner County	
	No.	Percent	No.	Percent	No.	Percent
Total Families:	2,283		2,553		20,663	
Married-Couple Family:	1,466	64.21%	1,778	69.64%	16,344	79.10%
With Children Under 18 Years	542	23.74%	684	26.79%	6,445	31.19%
No Children Under 18 Years	924	40.47%	1,094	42.85%	9,899	47.91%
Other Family:	817	35.79%	775	30.36%	4,319	20.90%
Male Householder, No Wife Present	242	10.60%	297	11.63%	1,530	7.40%
With Children Under 18 Years	192	8.41%	131	5.13%	842	4.07%
No Children Under 18 Years	50	2.19%	166	6.50%	688	3.33%
Female Householder, No Husband Present	575	25.19%	478	18.72%	2,789	13.50%
With Children Under 18 Years	328	14.37%	240	9.40%	1,503	7.27%
No Children Under 18 Years	247	10.82%	238	9.32%	1,286	6.22%
Total Single Parent Families	520		371		2,345	
Male Householder	192	36.92%	131	35.31%	842	35.91%
Female Householder	328	63.08%	240	64.69%	1,503	64.09%

Source: U.S. Census Bureau, 2009-2013 American Community Survey, Table B11003

As shown, within Wagoner County, among all families 11.35% are single-parent families, while in Wagoner, the percentage is 22.78%. In Coweta the percentage of single-parent families is 14.53%.

Population by Presence of Disabilities

The following table compiles data regarding the non-institutionalized population of Wagoner County by presence of one or more disabilities.

2013 Age by Number of Disabilities								
	Wagoner		Coweta		Wagoner County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	8,317		9,494		73,816		3,702,515	
Under 18 Years:	2,233		2,504		19,420		933,738	
With One Type of Disability	109	4.88%	83	3.31%	607	3.13%	33,744	3.61%
With Two or More Disabilities	61	2.73%	49	1.96%	209	1.08%	11,082	1.19%
No Disabilities	2,063	92.39%	2,372	94.73%	18,604	95.80%	888,912	95.20%
18 to 64 Years:	4,816		5,987		44,705		2,265,702	
With One Type of Disability	491	10.20%	526	8.79%	3,717	8.31%	169,697	7.49%
With Two or More Disabilities	613	12.73%	391	6.53%	3,010	6.73%	149,960	6.62%
No Disabilities	3,712	77.08%	5,070	84.68%	37,978	84.95%	1,946,045	85.89%
65 Years and Over:	1,268		1,003		9,691		503,075	
With One Type of Disability	217	17.11%	152	15.15%	1,674	17.27%	95,633	19.01%
With Two or More Disabilities	401	31.62%	282	28.12%	2,238	23.09%	117,044	23.27%
No Disabilities	650	51.26%	569	56.73%	5,779	59.63%	290,398	57.72%
Total Number of Persons with Disabilities:	1,892	22.75%	1,483	15.62%	11,455	15.52%	577,160	15.59%

Source: U.S. Census Bureau, 2009-2013 American Community Survey, Table C18108

Within Wagoner County, 15.52% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Wagoner the percentage is 22.75%. In Coweta the percentage is 15.62%.

We have also compiled data for the veteran population of Wagoner County by presence of disabilities, shown in the following table:

2013 Population by Veteran and Disability Status								
	Wagoner		Coweta		Wagoner County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom Poverty Status is Determined	6,084		6,990		54,396		2,738,788	
Veteran:	484	7.96%	757	10.83%	6,598	12.13%	305,899	11.17%
With a Disability	257	53.10%	280	36.99%	2,169	32.87%	100,518	32.86%
No Disability	227	46.90%	477	63.01%	4,429	67.13%	205,381	67.14%
Non-veteran:	5,600	92.04%	6,233	89.17%	47,798	87.87%	2,432,889	88.83%
With a Disability	1,465	26.16%	1,071	17.18%	8,470	17.72%	430,610	17.70%
No Disability	4,135	73.84%	5,162	82.82%	39,328	82.28%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Wagoner County, the Census Bureau estimates there are 6,598 veterans, 32.87% of which have one or more disabilities (compared with 32.86% at a statewide level). In Wagoner, there are an estimated 484 veterans, 53.10% of which are estimated to have a disability. Within Coweta the number of veterans is estimated to be 757 (36.99% with a disability).

Group Quarters Population

The next table presents data regarding the population of Wagoner County living in group quarters, such as correctional facilities, skilled-nursing facilities, student housing and military quarters.

	Wagoner		Coweta		Wagoner County	
	No.	Percent	No.	Percent	No.	Percent
Total Population	8,323		9,943		73,085	
Group Quarters Population	162	1.95%	99	1.00%	319	0.44%
Institutionalized Population	157	1.89%	58	0.58%	273	0.37%
Correctional facilities for adults	80	0.96%	0	0.00%	80	0.11%
Juvenile facilities	0	0.00%	0	0.00%	0	0.00%
Nursing facilities/Skilled-nursing facilities	77	0.93%	58	0.58%	193	0.26%
Other institutional facilities	0	0.00%	0	0.00%	0	0.00%
Noninstitutionalized population	5	0.06%	41	0.41%	46	0.06%
College/University student housing	0	0.00%	0	0.00%	0	0.00%
Military quarters	0	0.00%	0	0.00%	0	0.00%
Other noninstitutional facilities	5	0.06%	41	0.41%	46	0.06%

Source: 2010 Decennial Census, Table P42

The percentage of the Wagoner County population in group quarters is significantly lower than the statewide figure, which was 2.99% in 2010.

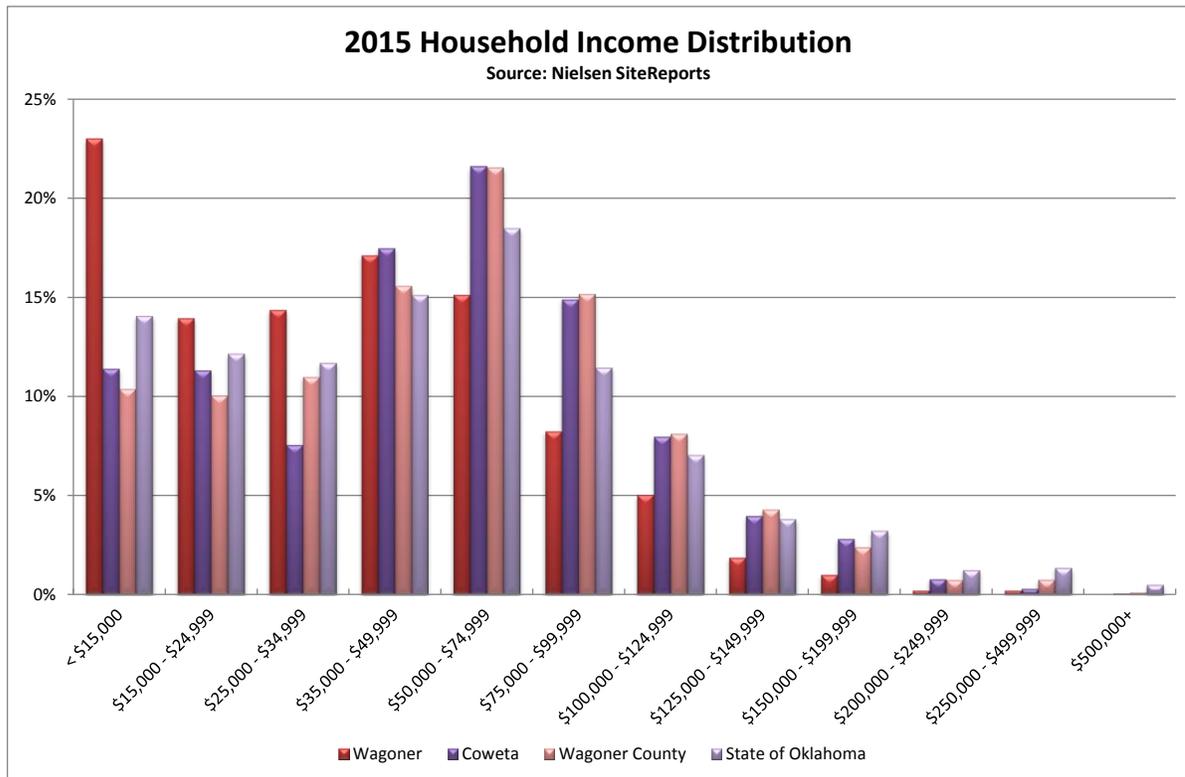
Household Income Levels

Data in the following chart shows the distribution of household income in Wagoner County, as well as median and average household income. Data for Oklahoma is included as a basis of comparison. This data is provided by Nielsen SiteReports for 2015.

2015 Household Income Distribution								
	Wagoner		Coweta		Wagoner County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Households by HH Income	3,122		3,884		28,314		1,520,327	
< \$15,000	718	23.00%	442	11.38%	2,934	10.36%	213,623	14.05%
\$15,000 - \$24,999	435	13.93%	439	11.30%	2,841	10.03%	184,613	12.14%
\$25,000 - \$34,999	448	14.35%	293	7.54%	3,106	10.97%	177,481	11.67%
\$35,000 - \$49,999	534	17.10%	678	17.46%	4,408	15.57%	229,628	15.10%
\$50,000 - \$74,999	472	15.12%	839	21.60%	6,097	21.53%	280,845	18.47%
\$75,000 - \$99,999	257	8.23%	578	14.88%	4,293	15.16%	173,963	11.44%
\$100,000 - \$124,999	157	5.03%	309	7.96%	2,296	8.11%	106,912	7.03%
\$125,000 - \$149,999	58	1.86%	154	3.96%	1,212	4.28%	57,804	3.80%
\$150,000 - \$199,999	31	0.99%	109	2.81%	677	2.39%	48,856	3.21%
\$200,000 - \$249,999	6	0.19%	30	0.77%	209	0.74%	18,661	1.23%
\$250,000 - \$499,999	6	0.19%	11	0.28%	211	0.75%	20,487	1.35%
\$500,000+	0	0.00%	2	0.05%	30	0.11%	7,454	0.49%
Median Household Income	\$34,107		\$52,682		\$53,559		\$47,049	
Average Household Income	\$43,635		\$61,569		\$63,257		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Wagoner County is estimated to be \$53,559 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Wagoner, median household income is estimated to be \$34,107. In Coweta the estimate is \$52,682. The income distribution can be better visualized by the following chart.



Household Income Trend

Next we examine the long-term growth of incomes in Wagoner County, from the results of the 2000 Census (representing calendar year 1999), through the current 2015 estimates provided by Nielsen SiteReports. This data is then annualized into a compounded annual growth rate to estimate nominal annual household income growth over this period of time. We then compare the rate of annual growth with the rate of inflation over the same period of time (measured using the Consumer Price Index for all urban consumers, South Region, Size Class D, from May 1999 through May 2015). Subtracting the annual rate of inflation from the nominal rate of annual income growth yields a “real” rate of income growth which takes into account the effect of increasing prices of goods and services.

Household Income Trend					
	1999 Median HH Income	2015 Median HH Income	Nominal Growth	Inflation Rate	Real Growth
Wagoner	\$30,493	\$34,107	0.70%	2.40%	-1.70%
Coweta	\$38,255	\$52,682	2.02%	2.40%	-0.38%
Wagoner County	\$41,744	\$53,559	1.57%	2.40%	-0.83%
State of Oklahoma	\$33,400	\$47,049	2.16%	2.40%	-0.23%

Sources: 2000 Decennial Census, Summary File 3, Table P53; Nielsen SiteReports; CPI All Urban Consumers, South Region, Size Class D

As shown, both Wagoner County and the State of Oklahoma as a whole saw negative growth in “real” median household income, once inflation is taken into account. It should be noted that this trend is not unique to Oklahoma or Wagoner County, but rather a national trend. Over the same period, the



national median household income increased from \$41,994 to \$53,706 (for a nominal annualized growth rate of 1.55%) while the Consumer Price Index increased at an annualized rate of 2.26%, for a “real” growth rate of -0.72%.

Poverty Rates

Overall rates of poverty in Wagoner County and Oklahoma are shown in the following table. This data is included from the 2013 American Community Survey, as well as the 2000 Census to show how these rates have changed over the last decade. We also include poverty rates for single-parent families by gender of householder.

Poverty Rates	2000 Census	2013 ACS	Change (Basis Points)	2013 Poverty Rates for Single-Parent Families	
				Male Householder	Female Householder
Wagoner	15.54%	25.66%	1012	33.33%	61.28%
Coweta	7.39%	15.77%	838	21.37%	55.42%
Wagoner County	8.91%	11.24%	233	18.29%	41.98%
State of Oklahoma	14.72%	16.85%	213	22.26%	47.60%

Sources: 2000 Decennial Census Table P87, 2009-2013 American Community Survey Tables B17001 & B17023

The poverty rate in Wagoner County is estimated to be 11.24% by the American Community Survey. This is an increase of 233 basis points since the 2000 Census. Within Wagoner, the poverty rate is estimated to be 25.66%. Within Coweta, the rate is estimated to be 15.77%. It should be noted that increasing poverty rates over this period of time is a national trend: between the 2000 Census and the 2013 American Community Survey, the poverty rate of the United States increased from 12.38% to 15.37%, an increase of 299 basis points.

Economic Conditions

Employment and Unemployment

The following table presents total employment figures and unemployment rates for Wagoner County, with figures for Oklahoma and the United States for comparison. This data is as of May 2015.

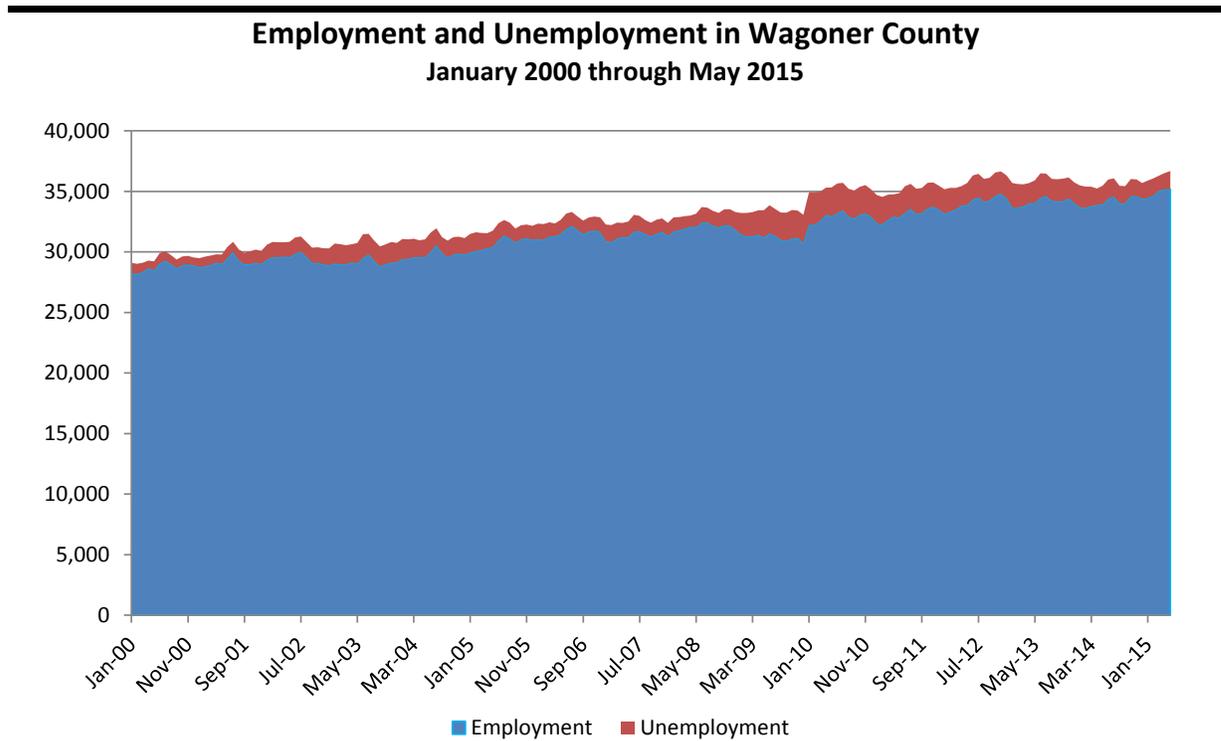
Employment and Unemployment						
	May-2010	May-2015	Annual	May-2010	May-2015	Change
	Employment	Employment	Growth	Unemp. Rate	Unemp. Rate	(bp)
Wagoner County	32,944	35,163	1.31%	6.8%	4.2%	-260
State of Oklahoma	1,650,748	1,776,187	1.48%	6.8%	4.4%	-240
United States (thsds)	139,497	149,349	1.37%	9.3%	5.3%	-400

Sources: Bureau of Labor Statistics, Local Area Unemployment Statistics and Current Population Survey

As of May 2015, total employment in Wagoner County was 35,163 persons. Compared with figures from May 2010, this represents annualized employment growth of 1.31% per year. The unemployment rate in May was 4.2%, a decrease of -260 basis points from May 2010, which was 6.8%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Wagoner County has mirrored these trends.

Employment Level Trends

The following chart shows total employment and unemployment levels in Wagoner County from January 2000 through May 2015, as reported by the Bureau of Labor Statistics, Local Area Unemployment Statistics program.



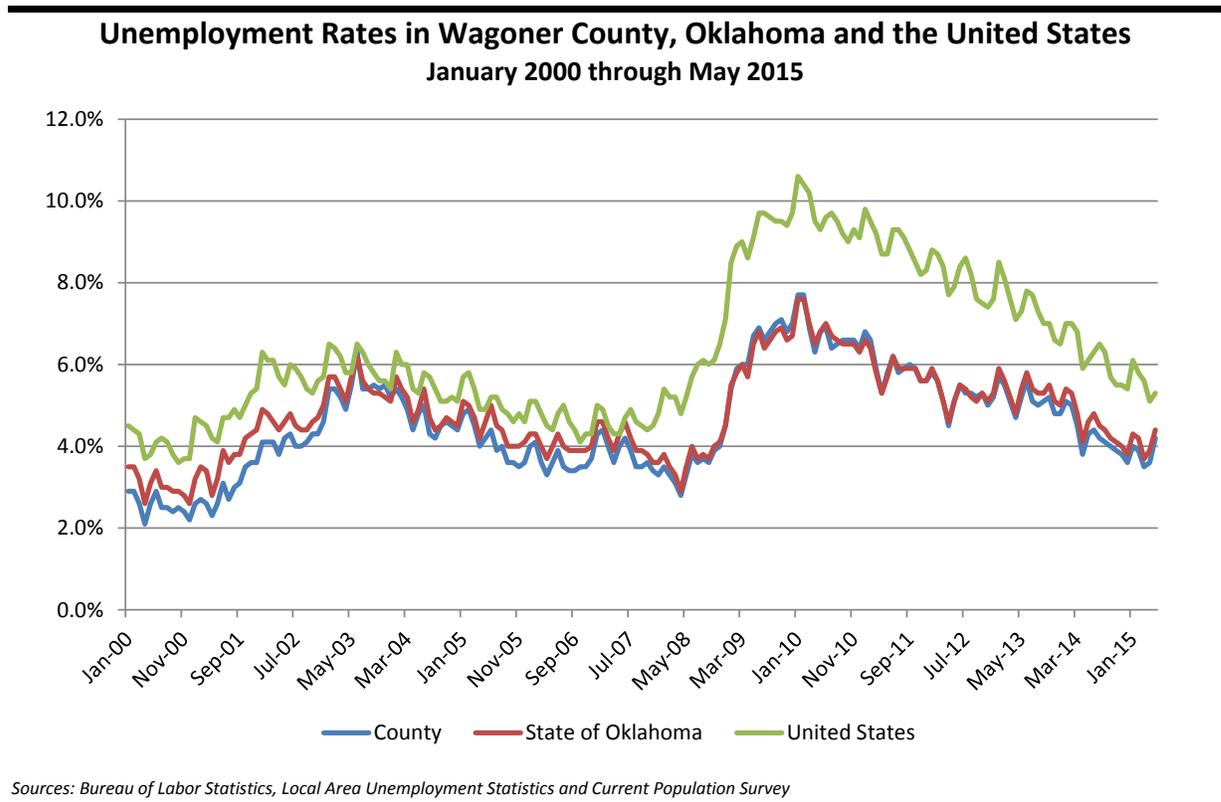
Source: Bureau of Labor Statistics, Local Area Unemployment Statistics

As shown, total employment levels have generally trended upward from 2000 through the 3rd quarter of 2008, when employment levels began to decline due to the national economic recession. Employment growth resumed in early 2010, and has continued to grow to its current level of 35,163 persons. The number of unemployed persons in May 2015 was 1,524, out of a total labor force of 36,687 persons.

Unemployment Rate Trends

The next chart shows historic unemployment rates for Wagoner County, as well as Oklahoma and the United States for comparison. This data covers the time period of January 2000 through May 2015, and has not been seasonally adjusted.





As shown, unemployment rates in Wagoner County increased moderately from 2000 through 2003, and then generally declined until the 4th quarter of 2008 as the effects of the national economic recession were felt. Unemployment rates began to decline again in 2010, to their current level of 4.2%. On the whole, unemployment rates in Wagoner County track very well with statewide figures. Compared with the United States, unemployment rates in Wagoner County and Oklahoma are and have historically been well below the national average.

Employment and Wages by Industrial Supersector

The next table presents data regarding employment in Wagoner County by industry, including total number of establishments, average number of employees in 2014, average annual pay, and location quotients for each industry compared with the United States. This data is furnished by the Bureau of Labor Statistics, Quarterly Census of Employment and Wages program.

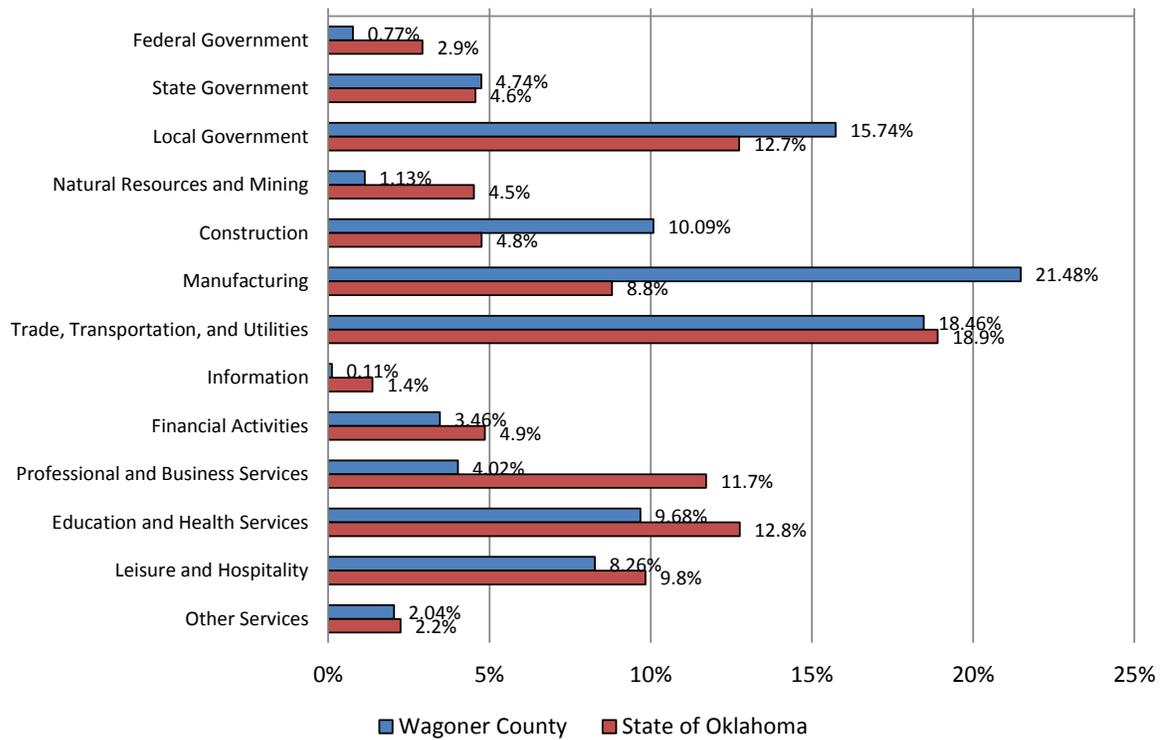


Employees and Wages by Supersector - 2014

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	8	68	0.77%	\$52,383	0.39
State Government	12	419	4.74%	\$33,316	1.43
Local Government	24	1,390	15.74%	\$33,044	1.56
Natural Resources and Mining	17	100	1.13%	\$28,898	0.75
Construction	136	891	10.09%	\$43,792	2.26
Manufacturing	61	1,897	21.48%	\$57,145	2.41
Trade, Transportation, and Utilities	152	1,631	18.46%	\$26,487	0.97
Information	6	10	0.11%	\$99,388	0.06
Financial Activities	71	306	3.46%	\$32,263	0.62
Professional and Business Services	103	355	4.02%	\$34,367	0.29
Education and Health Services	70	855	9.68%	\$29,856	0.64
Leisure and Hospitality	53	730	8.26%	\$14,482	0.77
Other Services	52	180	2.04%	\$30,325	0.66
Total	762	8,833		\$36,407	1.00

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Employment Sectors - 2014



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages



Among private employers, the largest percentage of persons (21.48%) are employed in Manufacturing. The average annual pay in this sector is \$57,145 per year. The industry with the highest annual pay is Information, with average annual pay of \$99,388 per year.

The rightmost column of the previous table provides location quotients for each industry for Wagoner County, as compared with the United States. Location quotients (LQs) are ratios used to compare the concentration of employment in a given industry to a larger reference, in this case the United States. They are calculated by dividing the percentage of employment in a given industry in a given geography (Wagoner County in this instance), by the percentage of employment in the same industry in the United States. For example, if manufacturing in a certain county comprised 10% of total employment, while in the United States manufacturing comprised 5% of total employment, the location quotient would be 2.0:

$$10\% (\text{county manufacturing \%}) / 5\% (\text{U.S. manufacturing \%}) = 2.0$$

Location quotients greater than 1.0 indicate a higher concentration of employment compared with the nation, and suggest that the industry in question is an important contributor to the local economic base. Quotients less than 1.0 indicate that the industry makes up a smaller share of the local economy than the rest of the nation.

Within Wagoner County, among all industries the largest location quotient is in Manufacturing, with a quotient of 2.41.

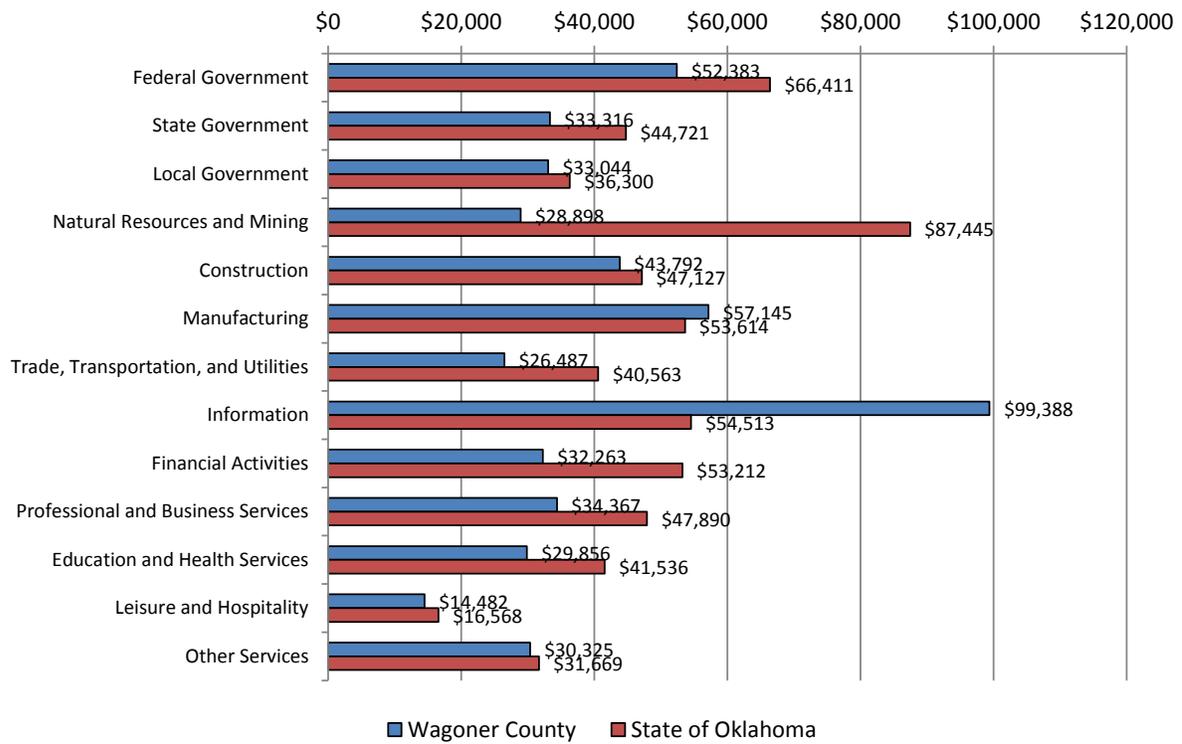
The next table presents average annual pay in Wagoner County by industry, in comparison with Oklahoma as a whole and the United States.

Comparison of 2014 Average Annual Pay by Supersector

Supersector	Wagoner County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$52,383	\$66,411	\$75,784	78.9%	69.1%
State Government	\$33,316	\$44,721	\$54,184	74.5%	61.5%
Local Government	\$33,044	\$36,300	\$46,146	91.0%	71.6%
Natural Resources and Mining	\$28,898	\$87,445	\$59,666	33.0%	48.4%
Construction	\$43,792	\$47,127	\$55,041	92.9%	79.6%
Manufacturing	\$57,145	\$53,614	\$62,977	106.6%	90.7%
Trade, Transportation, and Utilities	\$26,487	\$40,563	\$42,988	65.3%	61.6%
Information	\$99,388	\$54,513	\$90,804	182.3%	109.5%
Financial Activities	\$32,263	\$53,212	\$85,261	60.6%	37.8%
Professional and Business Services	\$34,367	\$47,890	\$66,657	71.8%	51.6%
Education and Health Services	\$29,856	\$41,536	\$45,951	71.9%	65.0%
Leisure and Hospitality	\$14,482	\$16,568	\$20,993	87.4%	69.0%
Other Services	\$30,325	\$31,669	\$33,935	95.8%	89.4%
Total	\$36,407	\$43,774	\$51,361	83.2%	70.9%

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Average Annual Pay - 2014



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

In comparison with the rest of Oklahoma, Wagoner County has higher average wages in information and manufacturing, and lower average wages in each of the other employment sectors, notably so in natural resources and mining.

Working Families

The following table presents data on families by employment status, and presence of children.



Families by Employment Status and Presence of Children								
	Wagoner		Coweta		Wagoner County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Families	2,283		2,553		20,663		961,468	
With Children <18 Years:	1,062	46.52%	1,055	41.32%	8,790	42.54%	425,517	44.26%
Married Couple:	542	51.04%	684	64.83%	6,445	73.32%	281,418	66.14%
Both Parents Employed	263	48.52%	430	62.87%	3,897	60.47%	166,700	59.24%
One Parent Employed	228	42.07%	223	32.60%	2,389	37.07%	104,817	37.25%
Neither Parent Employed	51	9.41%	31	4.53%	159	2.47%	9,901	3.52%
Other Family:	520	48.96%	371	35.17%	2,345	26.68%	144,099	33.86%
Male Householder:	192	36.92%	131	35.31%	842	35.91%	36,996	25.67%
Employed	93	48.44%	131	100.00%	710	84.32%	31,044	83.91%
Not Employed	99	51.56%	0	0.00%	132	15.68%	5,952	16.09%
Female Householder:	328	63.08%	240	64.69%	1,503	64.09%	107,103	74.33%
Employed	182	55.49%	178	74.17%	1,026	68.26%	75,631	70.62%
Not Employed	146	44.51%	62	25.83%	477	31.74%	31,472	29.38%
Without Children <18 Years:	1,221	53.48%	1,498	58.68%	11,873	57.46%	535,951	55.74%
Married Couple:	924	75.68%	1,094	73.03%	9,899	83.37%	431,868	80.58%
Both Spouses Employed	265	28.68%	502	45.89%	3,838	38.77%	167,589	38.81%
One Spouse Employed	381	41.23%	355	32.45%	3,257	32.90%	138,214	32.00%
Neither Spouse Employed	278	30.09%	237	21.66%	2,804	28.33%	126,065	29.19%
Other Family:	297	24.32%	404	26.97%	1,974	16.63%	104,083	19.42%
Male Householder:	50	17.99%	166	70.04%	688	24.54%	32,243	25.58%
Employed	15	30.00%	105	63.25%	350	50.87%	19,437	60.28%
Not Employed	35	70.00%	61	36.75%	338	49.13%	12,806	39.72%
Female Householder:	247	83.16%	238	58.91%	1,286	65.15%	71,840	69.02%
Employed	138	55.87%	91	38.24%	699	54.35%	36,601	50.95%
Not Employed	109	44.13%	147	61.76%	587	45.65%	35,239	49.05%
<i>Total Working Families:</i>	<i>1,565</i>	<i>68.55%</i>	<i>2,015</i>	<i>78.93%</i>	<i>16,166</i>	<i>78.24%</i>	<i>740,033</i>	<i>76.97%</i>
<i> With Children <18 Years:</i>	<i>766</i>	<i>48.95%</i>	<i>962</i>	<i>47.74%</i>	<i>8,022</i>	<i>49.62%</i>	<i>378,192</i>	<i>51.10%</i>
<i> Without Children <18 Years:</i>	<i>799</i>	<i>51.05%</i>	<i>1,053</i>	<i>52.26%</i>	<i>8,144</i>	<i>50.38%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Wagoner County, there are 16,166 working families, 49.62% of which have children under the age of 18 present. This compares with 51.10% in Oklahoma as a whole.

Major Employers

Major employers in the Wagoner County area are presented in the following table, as reported by the Wagoner County Economic Development Authority.

Major Employers in Wagoner County

Company	No. Employees
Wal-Mart	700
Coweta Public Schools	429
Exterran	340
Wagoner Public Schools	325
Blue Bell	300
Zee-Co	300
Wagoner Community Hospital	210
Unarco	203
Continental Industries	139
City of Wagoner	136
City of Coweta	111
Porter Schools	71
Auto Turn	58
Elastomer	39
S&C Piping	33
Labarge	31

Source: Wagoner County Economic Development Authority

As shown, Wagoner County has a variety of employers in numerous industries, including a strong concentration in manufacturing. This should provide some insulation from cyclical economic fluctuations.

Commuting Patterns

Travel Time to Work

The next table presents data regarding travel time to work in Wagoner County.

Workers 16 Years and Over by Commuting Time to Work

	Wagoner		Coweta		Wagoner County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Commuting Workers:	2,904		4,217		31,834		1,613,364	
Less than 15 minutes	1,125	38.74%	994	23.57%	6,424	20.18%	581,194	36.02%
15 to 30 minutes	458	15.77%	1,805	42.80%	14,180	44.54%	625,885	38.79%
30 to 45 minutes	612	21.07%	1,091	25.87%	7,743	24.32%	260,192	16.13%
45 to 60 minutes	430	14.81%	241	5.71%	2,028	6.37%	74,625	4.63%
60 or more minutes	279	9.61%	86	2.04%	1,459	4.58%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Wagoner County, the largest percentage of workers (44.54%) travel 15 to 30 minutes to work. Although Wagoner County has an active labor market, it also serves to some extent as a bedroom community to the greater Tulsa metro area.

Means of Transportation

Data in the following table presents data regarding means of transportation for employed persons in Wagoner County.

Workers 16 Years and Over by Means of Transportation to Work								
	Wagoner		Coweta		Wagoner County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Workers Age 16+	2,970		4,330		32,963		1,673,026	
Car, Truck or Van:	2,812	94.68%	4,113	94.99%	31,245	94.79%	1,551,461	92.73%
<i>Drove Alone</i>	2,422	86.13%	3,576	86.94%	27,823	89.05%	1,373,407	88.52%
<i>Carpooled</i>	390	13.87%	537	13.06%	3,422	10.95%	178,054	11.48%
Public Transportation	2	0.07%	0	0.00%	55	0.17%	8,092	0.48%
Taxicab	0	0.00%	0	0.00%	0	0.00%	984	0.06%
Motorcycle	0	0.00%	35	0.81%	84	0.25%	3,757	0.22%
Bicycle	10	0.34%	0	0.00%	30	0.09%	4,227	0.25%
Walked	80	2.69%	16	0.37%	205	0.62%	30,401	1.82%
Other Means	0	0.00%	53	1.22%	215	0.65%	14,442	0.86%
Worked at Home	66	2.22%	113	2.61%	1,129	3.43%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

As shown, the vast majority of persons in Wagoner County commute to work by private vehicle, with a small percentage of persons working from home.

Housing Stock Analysis

Existing Housing Units

The following table presents data regarding the total number of housing units in Wagoner County. This data is provided as of the 2000 Census, the 2010 Census, with a 2015 estimate furnished by Nielsen SiteReports.

Total Housing Units					
	2000	2010	Annual	2015	Annual
	Census	Census	Change	Estimate	Change
Wagoner	3,152	3,533	1.15%	3,565	0.18%
Coweta	2,827	3,991	3.51%	4,186	0.96%
Wagoner County	23,174	29,694	2.51%	31,202	1.00%
State of Oklahoma	1,514,400	1,664,378	0.95%	1,732,484	0.81%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

Since the 2010, Nielsen estimates that the number of housing units in Wagoner County grew by 1.00% per year, to a total of 31,202 housing units in 2015. In terms of new housing unit construction, Wagoner County outpaced Oklahoma as a whole between 2010 and 2015.

Housing by Units in Structure

The next table separates housing units in Wagoner County by units in structure, based on data from the Census Bureau's American Community Survey.

2013 Housing Units by Units in Structure								
	Wagoner		Coweta		Wagoner County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	3,590		3,821		29,892		1,669,828	
1 Unit, Detached	2,882	80.28%	3,241	84.82%	23,565	78.83%	1,219,987	73.06%
1 Unit, Attached	41	1.14%	11	0.29%	286	0.96%	34,434	2.06%
Duplex Units	89	2.48%	76	1.99%	188	0.63%	34,207	2.05%
3-4 Units	181	5.04%	68	1.78%	322	1.08%	42,069	2.52%
5-9 Units	127	3.54%	127	3.32%	318	1.06%	59,977	3.59%
10-19 Units	40	1.11%	23	0.60%	242	0.81%	57,594	3.45%
20-49 Units	25	0.70%	78	2.04%	321	1.07%	29,602	1.77%
50 or More Units	48	1.34%	36	0.94%	111	0.37%	30,240	1.81%
Mobile Homes	157	4.37%	161	4.21%	4,525	15.14%	159,559	9.56%
Boat, RV, Van, etc.	0	0.00%	0	0.00%	14	0.05%	2,159	0.13%
Total Multifamily Units	510	14.21%	408	10.68%	1,502	5.02%	253,689	15.19%

Source: 2009-2013 American Community Survey, Table B25024

Within Wagoner County, 78.83% of housing units are single-family, detached. 5.02% of housing units are multifamily in structure (two or more units per building), while 15.18% of housing units comprise mobile homes, RVs, etc.

Within Wagoner, 80.28% of housing units are single-family, detached. 14.21% of housing units are multifamily in structure, while 4.37% of housing units comprise mobile homes, RVs, etc.

Within Coweta, 84.82% of housing units are single-family, detached. 10.68% of housing units are multifamily in structure, while 4.21% of housing units comprise mobile homes, RVs, etc.

Housing Units Number of Bedrooms and Tenure

Data in the following table presents housing units in Wagoner County by tenure (owner/renter), and by number of bedrooms.

2013 Housing Units by Tenure and Number of Bedrooms								
	Wagoner		Coweta		Wagoner County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	3,238		3,450		27,016		1,444,081	
Owner Occupied:	1,985	61.30%	2,562	74.26%	22,275	82.45%	968,736	67.08%
No Bedroom	14	0.71%	0	0.00%	48	0.22%	2,580	0.27%
1 Bedroom	47	2.37%	0	0.00%	243	1.09%	16,837	1.74%
2 Bedrooms	274	13.80%	314	12.26%	2,260	10.15%	166,446	17.18%
3 Bedrooms	1,443	72.70%	1,806	70.49%	14,334	64.35%	579,135	59.78%
4 Bedrooms	162	8.16%	426	16.63%	4,651	20.88%	177,151	18.29%
5 or More Bedrooms	45	2.27%	16	0.62%	739	3.32%	26,587	2.74%
Renter Occupied:	1,253	38.70%	888	25.74%	4,741	17.55%	475,345	32.92%
No Bedroom	19	1.52%	0	0.00%	26	0.55%	13,948	2.93%
1 Bedroom	124	9.90%	161	18.13%	566	11.94%	101,850	21.43%
2 Bedrooms	513	40.94%	355	39.98%	1,713	36.13%	179,121	37.68%
3 Bedrooms	554	44.21%	301	33.90%	2,020	42.61%	152,358	32.05%
4 Bedrooms	43	3.43%	71	8.00%	397	8.37%	24,968	5.25%
5 or More Bedrooms	0	0.00%	0	0.00%	19	0.40%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Wagoner County is 82.45%, while 17.55% of housing units are renter occupied. In Wagoner, the homeownership rate is 61.30%, while 38.70% of households are renters. In Coweta 74.26% of households are homeowners while 25.74% are renters.

Housing Units Tenure and Household Income

The next series of tables analyze housing units by tenure, and by household income.

Wagoner County Owner/Renter Percentages by Income Band in 2013

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
Total	27,016	22,275	4,741	82.45%	17.55%
Less than \$5,000	477	224	253	46.96%	53.04%
\$5,000 - \$9,999	821	394	427	47.99%	52.01%
\$10,000-\$14,999	1,275	875	400	68.63%	31.37%
\$15,000-\$19,999	1,226	895	331	73.00%	27.00%
\$20,000-\$24,999	1,374	921	453	67.03%	32.97%
\$25,000-\$34,999	2,896	2,044	852	70.58%	29.42%
\$35,000-\$49,999	4,125	3,280	845	79.52%	20.48%
\$50,000-\$74,999	5,526	4,854	672	87.84%	12.16%
\$75,000-\$99,999	3,888	3,536	352	90.95%	9.05%
\$100,000-\$149,999	3,762	3,624	138	96.33%	3.67%
\$150,000 or more	1,646	1,628	18	98.91%	1.09%
Income Less Than \$25,000	5,173	3,309	1,864	63.97%	36.03%

Source: 2009-2013 American Community Survey, Table B25118

Within Wagoner County as a whole, 36.03% of households with incomes less than \$25,000 are estimated to be renters, while 63.97% are estimated to be homeowners.

Wagoner Owner/Renter Percentages by Income Band in 2013

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
Total	3,238	1,985	1,253	61.30%	38.70%
Less than \$5,000	163	31	132	19.02%	80.98%
\$5,000 - \$9,999	272	84	188	30.88%	69.12%
\$10,000-\$14,999	325	170	155	52.31%	47.69%
\$15,000-\$19,999	221	119	102	53.85%	46.15%
\$20,000-\$24,999	236	55	181	23.31%	76.69%
\$25,000-\$34,999	440	208	232	47.27%	52.73%
\$35,000-\$49,999	516	344	172	66.67%	33.33%
\$50,000-\$74,999	573	500	73	87.26%	12.74%
\$75,000-\$99,999	236	221	15	93.64%	6.36%
\$100,000-\$149,999	215	212	3	98.60%	1.40%
\$150,000 or more	41	41	0	100.00%	0.00%
Income Less Than \$25,000	1,217	459	758	37.72%	62.28%

Source: 2009-2013 American Community Survey, Table B25118

Within Wagoner, 62.28% of households with incomes less than \$25,000 are estimated to be renters, while 37.72% are estimated to be homeowners.

Coweta Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	3,450	2,562	888	74.26%	25.74%
Less than \$5,000	69	38	31	55.07%	44.93%
\$5,000 - \$9,999	162	33	129	20.37%	79.63%
\$10,000-\$14,999	209	113	96	54.07%	45.93%
\$15,000-\$19,999	229	142	87	62.01%	37.99%
\$20,000-\$24,999	225	117	108	52.00%	48.00%
\$25,000-\$34,999	304	216	88	71.05%	28.95%
\$35,000-\$49,999	578	399	179	69.03%	30.97%
\$50,000-\$74,999	656	537	119	81.86%	18.14%
\$75,000-\$99,999	510	480	30	94.12%	5.88%
\$100,000-\$149,999	453	432	21	95.36%	4.64%
\$150,000 or more	55	55	0	100.00%	0.00%
Income Less Than \$25,000	894	443	451	49.55%	50.45%

Source: 2009-2013 American Community Survey, Table B25118

Within Coweta, 50.45% of households with incomes less than \$25,000 are estimated to be renters, while 49.55% are estimated to be homeowners.

Housing Units by Year of Construction and Tenure

The following table provides a breakdown of housing units by year of construction, and by owner/renter (tenure), as well as median year of construction.

2013 Housing Units by Tenure and Year of Construction								
	Wagoner		Coweta		Wagoner County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	3,238		3,450		27,016		1,444,081	
Owner Occupied:	1,985	61.30%	2,562	74.26%	22,275	82.45%	968,736	67.08%
Built 2010 or Later	0	0.00%	8	0.31%	158	0.71%	10,443	1.08%
Built 2000 to 2009	337	16.98%	846	33.02%	6,408	28.77%	153,492	15.84%
Built 1990 to 1999	212	10.68%	245	9.56%	3,935	17.67%	125,431	12.95%
Built 1980 to 1989	218	10.98%	464	18.11%	3,184	14.29%	148,643	15.34%
Built 1970 to 1979	507	25.54%	565	22.05%	5,156	23.15%	184,378	19.03%
Built 1960 to 1969	306	15.42%	201	7.85%	1,828	8.21%	114,425	11.81%
Built 1950 to 1959	230	11.59%	159	6.21%	987	4.43%	106,544	11.00%
Built 1940 to 1949	72	3.63%	29	1.13%	285	1.28%	50,143	5.18%
Built 1939 or Earlier	103	5.19%	45	1.76%	334	1.50%	75,237	7.77%
Median Year Built:		1976		1986		1988		1977
Renter Occupied:	1,253	38.70%	888	25.74%	4,741	17.55%	475,345	32.92%
Built 2010 or Later	0	0.00%	11	1.24%	126	2.66%	5,019	1.06%
Built 2000 to 2009	62	4.95%	137	15.43%	792	16.71%	50,883	10.70%
Built 1990 to 1999	165	13.17%	148	16.67%	636	13.41%	47,860	10.07%
Built 1980 to 1989	275	21.95%	116	13.06%	782	16.49%	77,521	16.31%
Built 1970 to 1979	266	21.23%	213	23.99%	1,186	25.02%	104,609	22.01%
Built 1960 to 1969	141	11.25%	170	19.14%	526	11.09%	64,546	13.58%
Built 1950 to 1959	96	7.66%	64	7.21%	231	4.87%	54,601	11.49%
Built 1940 to 1949	55	4.39%	0	0.00%	161	3.40%	31,217	6.57%
Built 1939 or Earlier	193	15.40%	29	3.27%	301	6.35%	39,089	8.22%
Median Year Built:		1975		1978		1980		1975
Overall Median Year Built:		1976		1984		1986		1976

Sources: 2009-2013 American Community Survey, Tables B25035, B25036 & B25037

Within Wagoner County, 27.70% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Wagoner the percentage is 12.32%. Within Coweta the percentage is 29.04%.

55.38% of housing units in Wagoner County were built prior to 1990, while in Wagoner the percentage is 76.03%. These figures compare with the statewide figure of 72.78%. In Coweta the percentage is 59.57%.

Substandard Housing

The next table presents data regarding substandard housing in Wagoner County. The two most commonly cited figures for substandard housing are a lack of complete plumbing, and/or a lack of a complete kitchen. We have also included statistics regarding homes heated by wood, although this is a less frequently cited indicator of substandard housing since some homes (particularly homes for seasonal occupancy) are heated by wood but otherwise not considered substandard.

The Census Bureau definition of inadequate plumbing is any housing unit lacking any one (or more) of the following three items:

1. Hot and cold running water
2. A flush toilet

3. A bathtub or shower

Inadequate kitchens are defined by the Census Bureau as housing units lacking any of the three following items:

1. A sink with a faucet
2. A stove or range
3. A refrigerator

2013 Substandard Housing Units

	Occupied	Inadequate Plumbing		Inadequate Kitchen		Uses Wood for Fuel	
	Units	Number	Percent	Number	Percent	Number	Percent
Wagoner	3,238	23	0.71%	31	0.96%	0	0.00%
Coweta	3,450	36	1.04%	24	0.70%	0	0.00%
Wagoner County	27,016	140	0.52%	163	0.60%	406	1.50%
State of Oklahoma	1,444,081	7,035	0.49%	13,026	0.90%	28,675	1.99%

Sources: 2009-2013 American Community Survey, Tables B25040, B25048 & B25052

Within Wagoner County, 0.52% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 0.60% have inadequate kitchen facilities (compared with 0.90% at a statewide level). It is likely that there is at least some overlap between these two figures, among units lacking both complete plumbing and kitchen facilities.

Vacancy Rates

The next table details housing units in Wagoner County by vacancy and type. This data is provided by the American Community Survey.

2013 Housing Units by Vacancy

	Wagoner		Coweta		Wagoner County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	3,590		3,821		29,892		1,669,828	
Total Vacant Units	352	9.81%	371	9.71%	2,876	9.62%	225,747	13.52%
For rent	91	25.85%	76	20.49%	322	11.20%	43,477	19.26%
Rented, not occupied	9	2.56%	11	2.96%	26	0.90%	9,127	4.04%
For sale only	12	3.41%	111	29.92%	315	10.95%	23,149	10.25%
Sold, not occupied	7	1.99%	0	0.00%	90	3.13%	8,618	3.82%
For seasonal, recreational, or occasional use	7	1.99%	18	4.85%	739	25.70%	39,475	17.49%
For migrant workers	0	0.00%	0	0.00%	5	0.17%	746	0.33%
Other vacant	226	64.20%	155	41.78%	1,379	47.95%	101,155	44.81%
Homeowner Vacancy Rate	0.60%		4.15%		1.39%		2.31%	
Rental Vacancy Rate	6.73%		7.79%		6.33%		8.24%	

Source: 2009-2013 American Community Survey, Tables B25001, B25003 & B25004

Within Wagoner County, the overall housing vacancy rate is estimated to be 9.62%. The homeowner vacancy rate is estimated to be 1.39%, while the rental vacancy rate is estimated to be 6.33%.

In Wagoner, the overall housing vacancy rate is estimated to be 9.81%. The homeowner vacancy rate is estimated to be 0.60%, while the rental vacancy rate is estimated to be 6.73%.

In Coweta, the overall housing vacancy rate is estimated to be 9.71%. The homeowner vacancy rate is estimated to be 4.15%, while the rental vacancy rate is estimated to be 7.79%.

Building Permits

The next series of tables present data regarding new residential building permits issued in Coweta, and unincorporated areas of Wagoner County (as well as the City of Coweta, as Wagoner County handles building permits for the city as well). This data is furnished by the U.S. Census Bureau Residential Construction Branch, Manufacturing and Construction Division. Please note that average costs reported only represent physical construction costs for the housing units, and do not include land prices, most soft costs (such as finance fees), or builder's profit.

Coweta

New Residential Building Permits Issued, 2004-2014

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	136	\$123,130	0	N/A
2005	137	\$141,618	8	\$54,600
2006	142	\$141,322	0	N/A
2007	100	\$149,608	0	N/A
2008	33	\$166,205	0	N/A
2009	31	\$140,173	0	N/A
2010	15	\$140,781	0	N/A
2011	14	\$150,998	0	N/A
2012	14	\$146,358	0	N/A
2013	28	\$144,926	0	N/A
2014	33	\$152,280	0	N/A

Source: United States Census Bureau Building Permits Survey

In Coweta, building permits for 691 housing units were issued between 2004 and 2014, for an average of 63 units per year. 98.84% of these housing units were single family homes, and 1.16% consisted of multifamily units.

Wagoner County Unincorporated Area and Wagoner City New Residential Building Permits Issued, 2004-2014

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	79	\$136,676	0	N/A
2005	545	\$124,410	0	N/A
2006	536	\$140,142	0	N/A
2007	394	\$140,832	0	N/A
2008	241	\$133,600	0	N/A
2009	225	\$132,180	0	N/A
2010	168	\$126,985	0	N/A
2011	133	\$147,411	0	N/A
2012	220	\$143,942	0	N/A
2013	245	\$166,926	0	N/A
2014	297	\$169,089	0	N/A

Source: United States Census Bureau Building Permits Survey

In Wagoner County Unincorporated Area, building permits for 3,083 housing units were issued between 2004 and 2014, for an average of 280 units per year. 100.00% of these housing units were single family homes.

New Construction Activity

For Ownership:

Much new construction within Wagoner County is occurring on the western side of the county, either within or near the city limits of Broken Arrow. Within Wagoner, new home construction is occurring in the Southfork Estates and Southfork Acres subdivisions. Within Coweta, subdivisions with new home construction include New Coweta City, Sugarhill, and Country Crossing.

Although some of the new housing constructed in Wagoner County is reasonably affordable (priced under \$150,000), much is priced higher than this amount. The average sale price for homes constructed in or after 2012 (and sold after January 2015) in Wagoner County is \$197,210 or \$102.36 per square foot, which is more than could be afforded by a household earning at or less than median household income for Wagoner County (estimated to be \$52,682 in 2015).

For Rent:

New multifamily rental construction has been fairly limited in Wagoner County in the recent past. One market rate property was constructed in Wagoner County's far northwestern corner in 2009 (Oakmont Apartments, 200 units) but this property is considered to be in Catoosa's market area.

An affordable rental development for seniors age 62 has been proposed for construction in Coweta, under the Affordable Housing Tax Credit program. The property would comprise 50 two-bedroom

fourplex units, and if constructed would go far in meeting the affordable rental housing needs of seniors in Coweta.

Homeownership Market

This section will address the market for housing units for purchase in Wagoner County, using data collected from both local and national sources.

Housing Units by Home Value

The following table presents housing units in Wagoner County by value, as well as median home value, as reported by the Census Bureau's American Community Survey.

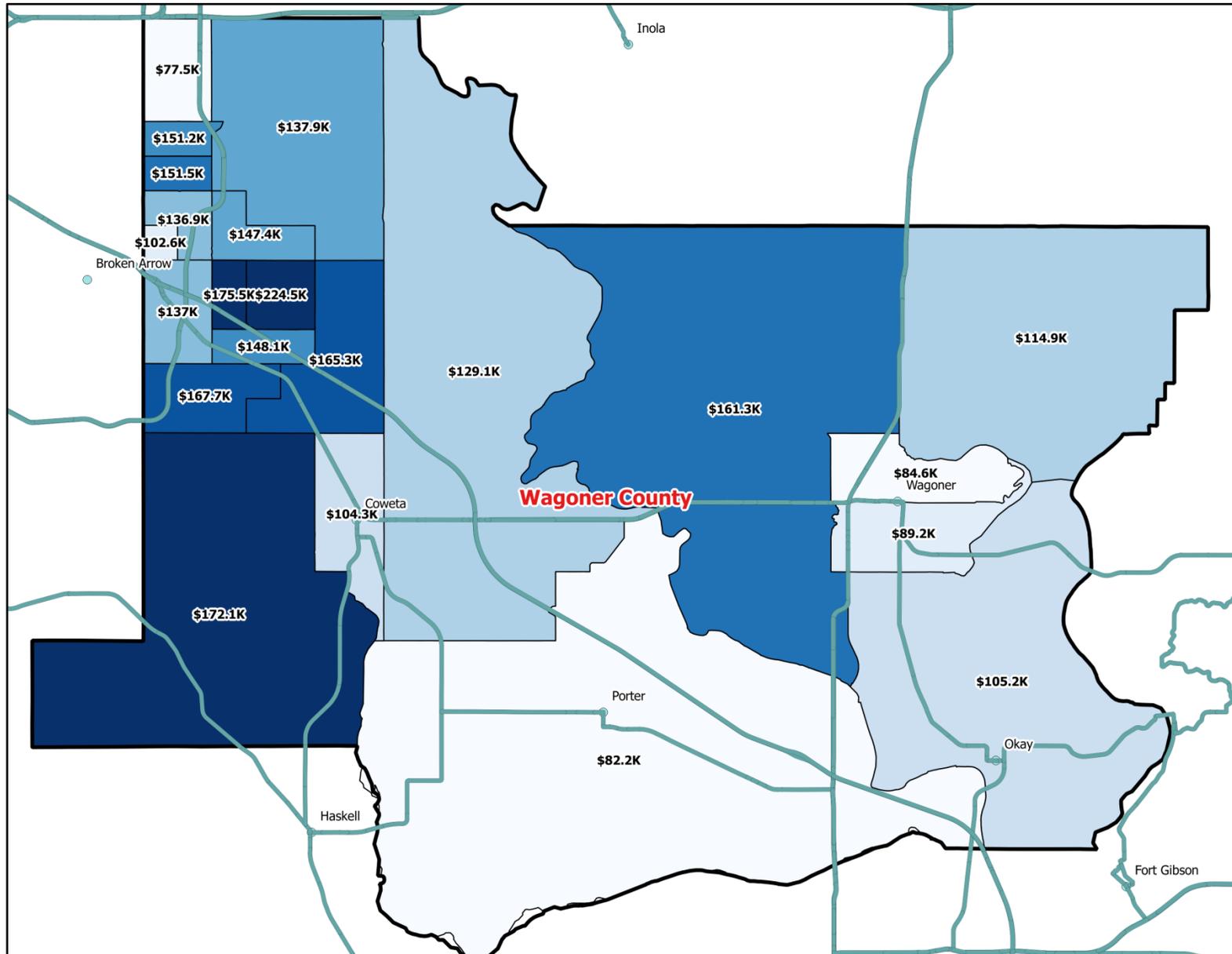
2013 Housing Units by Home Value								
	Wagoner		Coweta		Wagoner County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Owner-Occupied Units:	1,985		2,562		22,275		968,736	
Less than \$10,000	53	2.67%	16	0.62%	412	1.85%	20,980	2.17%
\$10,000 to \$14,999	0	0.00%	26	1.01%	241	1.08%	15,427	1.59%
\$15,000 to \$19,999	0	0.00%	0	0.00%	176	0.79%	13,813	1.43%
\$20,000 to \$24,999	21	1.06%	0	0.00%	178	0.80%	16,705	1.72%
\$25,000 to \$29,999	56	2.82%	55	2.15%	319	1.43%	16,060	1.66%
\$30,000 to \$34,999	0	0.00%	0	0.00%	224	1.01%	19,146	1.98%
\$35,000 to \$39,999	5	0.25%	28	1.09%	181	0.81%	14,899	1.54%
\$40,000 to \$49,999	61	3.07%	53	2.07%	424	1.90%	39,618	4.09%
\$50,000 to \$59,999	73	3.68%	131	5.11%	571	2.56%	45,292	4.68%
\$60,000 to \$69,999	221	11.13%	88	3.43%	863	3.87%	52,304	5.40%
\$70,000 to \$79,999	203	10.23%	79	3.08%	864	3.88%	55,612	5.74%
\$80,000 to \$89,999	341	17.18%	206	8.04%	1,237	5.55%	61,981	6.40%
\$90,000 to \$99,999	22	1.11%	240	9.37%	829	3.72%	51,518	5.32%
\$100,000 to \$124,999	220	11.08%	533	20.80%	2,815	12.64%	119,416	12.33%
\$125,000 to \$149,999	282	14.21%	439	17.14%	3,362	15.09%	96,769	9.99%
\$150,000 to \$174,999	237	11.94%	231	9.02%	3,183	14.29%	91,779	9.47%
\$175,000 to \$199,999	51	2.57%	71	2.77%	1,703	7.65%	53,304	5.50%
\$200,000 to \$249,999	82	4.13%	164	6.40%	1,825	8.19%	69,754	7.20%
\$250,000 to \$299,999	10	0.50%	62	2.42%	1,051	4.72%	41,779	4.31%
\$300,000 to \$399,999	24	1.21%	53	2.07%	934	4.19%	37,680	3.89%
\$400,000 to \$499,999	12	0.60%	40	1.56%	411	1.85%	13,334	1.38%
\$500,000 to \$749,999	11	0.55%	29	1.13%	346	1.55%	12,784	1.32%
\$750,000 to \$999,999	0	0.00%	0	0.00%	50	0.22%	3,764	0.39%
\$1,000,000 or more	0	0.00%	18	0.70%	76	0.34%	5,018	0.52%
Median Home Value:	\$88,800		\$116,800		\$138,400		\$112,800	

Sources: 2009-2013 American Community Survey, Tables B25075 and B25077

The median value of owner-occupied homes in Wagoner County is \$138,400. This is 22.7% greater than the statewide median, which is \$112,800. The median home value in Wagoner is estimated to be \$88,800. The median home value in Coweta is estimated to be \$116,800.

The geographic distribution of home values in Wagoner County can be visualized by the following map.

Wagoner County Median Home Values by Census Tract



Home Values by Year of Construction

The next table presents median home values in Wagoner County by year of construction. Note that missing data fields indicate the Census Bureau had inadequate data to estimate a median value that age bracket.

2013 Median Home Value by Year of Construction

	Wagoner Median Value	Coweta Median Value	Wagoner County Median Value	State of Oklahoma Median Value
Total Owner-Occupied Units:				
Built 2010 or Later	-	-	\$191,000	\$188,900
Built 2000 to 2009	\$133,600	\$144,100	\$168,500	\$178,000
Built 1990 to 1999	\$127,400	\$107,500	\$142,600	\$147,300
Built 1980 to 1989	\$114,100	\$115,500	\$121,100	\$118,300
Built 1970 to 1979	\$89,100	\$92,500	\$126,600	\$111,900
Built 1960 to 1969	\$81,600	\$90,400	\$93,800	\$97,100
Built 1950 to 1959	\$76,700	\$81,300	\$87,600	\$80,300
Built 1940 to 1949	\$63,100	-	\$67,700	\$67,900
Built 1939 or Earlier	\$127,800	\$164,400	\$94,100	\$74,400

Note: Dashes indicate the Census Bureau had insufficient data to estimate a median value.

Source: 2009-2013 American Community Survey, Table 25107

Wagoner Single Family Sales Activity

The following tables show single family sales data for Wagoner, separated between two, three and four bedroom units, as well as all housing units as a whole.

Wagoner Single Family Sales Activity

Two Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	25	15	18	26	23
Median List Price	\$60,000	\$38,900	\$40,950	\$47,400	\$52,500
Median Sale Price	\$52,200	\$34,900	\$35,000	\$47,450	\$51,500
Sale/List Price Ratio	93.5%	88.9%	92.5%	94.0%	96.3%
Median Square Feet	1,061	1,008	1,251	1,274	1,204
Median Price/SF	\$48.57	\$26.33	\$36.17	\$40.45	\$55.16
Med. Days on Market	44	60	49	48	33

Source: Tulsa MLS

Wagoner Single Family Sales Activity**Three Bedroom Units**

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	76	85	70	91	74
Median List Price	\$99,500	\$102,900	\$89,500	\$98,500	\$98,750
Median Sale Price	\$93,500	\$101,500	\$87,000	\$89,900	\$95,750
Sale/List Price Ratio	96.5%	95.0%	96.1%	95.3%	96.2%
Median Square Feet	1,502	1,706	1,570	1,548	1,545
Median Price/SF	\$63.88	\$58.78	\$60.42	\$58.79	\$60.50
Med. Days on Market	41	52	32	46	38

Source: Tulsa MLS

Wagoner Single Family Sales Activity**Four Bedroom Units**

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	14	13	7	13	10
Median List Price	\$112,950	\$180,000	\$159,900	\$119,900	\$219,501
Median Sale Price	\$110,450	\$176,000	\$159,000	\$115,000	\$197,000
Sale/List Price Ratio	94.1%	97.4%	97.4%	92.5%	94.4%
Median Square Feet	2,331	2,369	2,414	1,956	2,687
Median Price/SF	\$53.58	\$77.40	\$70.12	\$53.46	\$76.53
Med. Days on Market	104	105	127	60	55

Source: Tulsa MLS

Wagoner Single Family Sales Activity**All Bedroom Types**

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	118	116	79	135	109
Median List Price	\$84,600	\$103,450	\$97,000	\$89,900	\$89,500
Median Sale Price	\$79,700	\$100,750	\$90,000	\$84,800	\$89,500
Sale/List Price Ratio	95.5%	95.0%	95.0%	95.2%	95.9%
Median Square Feet	1,450	1,643	1,559	1,518	1,496
Median Price/SF	\$56.17	\$56.23	\$61.51	\$54.40	\$60.90
Med. Days on Market	47	58	48	46	38

Source: Tulsa MLS

Between 2011 and year-end 2014, the average list price grew by 1.53% per year. The average sale price was \$89,500 in 2015, for an average price per square foot of \$60.90/SF. The average sale price to list price ratio was 95.9%, with an average days on market of 38 days. On the whole the market appears to be relatively stable, with decreasing marketing times.

Coweta Single Family Sales Activity

The following tables show single family sales data for Coweta, separated between two, three and four bedroom units, as well as all housing units as a whole.

Coweta Single Family Sales Activity**Two Bedroom Units**

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	8	9	10	12	6
Median List Price	\$58,500	\$75,000	\$94,700	\$63,750	\$49,000
Median Sale Price	\$58,750	\$75,000	\$89,450	\$59,000	\$52,600
Sale/List Price Ratio	100.0%	100.0%	92.5%	97.6%	92.9%
Median Square Feet	1,082	1,046	1,483	990	1,102
Median Price/SF	\$62.61	\$68.31	\$60.23	\$60.64	\$55.57
Med. Days on Market	50	12	61	59	28

Source: Tulsa MLS

Coweta Single Family Sales Activity**Three Bedroom Units**

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	106	146	160	138	110
Median List Price	\$121,450	\$177,800	\$118,950	\$121,450	\$136,450
Median Sale Price	\$120,550	\$115,000	\$116,000	\$120,000	\$136,750
Sale/List Price Ratio	97.8%	98.7%	97.5%	98.8%	99.8%
Median Square Feet	1,548	1,459	1,471	1,473	1,544
Median Price/SF	\$74.38	\$77.94	\$75.39	\$78.32	\$91.21
Med. Days on Market	47	49	38	36	26

Source: Tulsa MLS

Coweta Single Family Sales Activity**Four Bedroom Units**

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	38	42	42	52	25
Median List Price	\$180,000	\$212,400	\$187,400	\$189,250	\$239,900
Median Sale Price	\$174,500	\$203,450	\$181,839	\$184,950	\$235,000
Sale/List Price Ratio	96.7%	98.2%	97.3%	97.9%	98.5%
Median Square Feet	2,365	2,623	2,229	2,267	2,499
Median Price/SF	\$75.22	\$82.66	\$83.97	\$88.15	\$98.56
Med. Days on Market	70	55	50	48	67

Source: Tulsa MLS

Coweta Single Family Sales Activity

All Bedroom Types

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	156	201	220	210	145
Median List Price	\$127,600	\$127,000	\$124,950	\$129,900	\$144,900
Median Sale Price	\$123,600	\$214,000	\$124,000	\$129,250	\$144,900
Sale/List Price Ratio	97.7%	98.6%	97.5%	98.4%	99.4%
Median Square Feet	1,602	1,557	1,561	1,602	1,630
Median Price/SF	\$74.08	\$80.53	\$75.99	\$80.32	\$90.89
Med. Days on Market	58	49	40	41	31

Source: Tulsa MLS

Between 2011 and year-end 2014, the average list price grew by 0.45% per year. The average sale price was \$144,900 in 2015, for an average price per square foot of \$90.89. The average sale price to list price ratio was 99.4%, with an average days on market of 31 days. The Coweta market appears to have been strengthening over the past several years, and sale/list price ratios of very notably high.

Foreclosure Rates

The next table presents foreclosure rate data for Wagoner County, compiled by the Federal Reserve Bank of New York. This data is effective as of May 2014.

Foreclosure Rates

Geography	% of Outstanding Mortgages in Foreclosure, May 2014
Wagoner County	2.1%
State of Oklahoma	2.1%
United States	2.1%
Rank among Counties in Oklahoma*:	33

* Rank among the 64 counties for which foreclosure rates are available

Source: Federal Reserve Bank of New York, Community Credit Profiles

According to the data provided, the foreclosure rate in Wagoner County was 2.1% in May 2014. The county ranked 33 out of 64 counties in terms of highest foreclosure rates in Oklahoma. This rate compares with the statewide and nationwide foreclosure rates, both of which were 2.1%. With foreclosure rates that are identical to the rest of the state and the nation, it is unlikely that foreclosures have had any disproportionate impact on the local housing market, at least compared with other parts of the state and the country.

Rental Market

This section will discuss supply and demand factors for the rental market in Wagoner County, based on publicly available sources as well as our own surveys of landlords and rental properties in the area.

Gross Rent Levels

The following table presents data regarding gross rental rates in Wagoner County. Gross rent is the sum of contract rent, plus all utilities such as electricity, gas, water, sewer and trash, as applicable (telephone, cable, and/or internet expenses are not included in these figures).

2013 Rental Units by Gross Rent								
	Wagoner		Coweta		Wagoner County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Rental Units:	1,253		888		4,741		475,345	
With cash rent:	1,189		846		4,255		432,109	
Less than \$100	0	0.00%	15	1.69%	15	0.32%	2,025	0.43%
\$100 to \$149	5	0.40%	23	2.59%	28	0.59%	2,109	0.44%
\$150 to \$199	13	1.04%	0	0.00%	13	0.27%	4,268	0.90%
\$200 to \$249	39	3.11%	58	6.53%	98	2.07%	8,784	1.85%
\$250 to \$299	7	0.56%	0	0.00%	50	1.05%	8,413	1.77%
\$300 to \$349	32	2.55%	0	0.00%	55	1.16%	9,107	1.92%
\$350 to \$399	40	3.19%	41	4.62%	112	2.36%	10,932	2.30%
\$400 to \$449	62	4.95%	10	1.13%	139	2.93%	15,636	3.29%
\$450 to \$499	66	5.27%	39	4.39%	147	3.10%	24,055	5.06%
\$500 to \$549	158	12.61%	44	4.95%	272	5.74%	31,527	6.63%
\$550 to \$599	31	2.47%	37	4.17%	185	3.90%	33,032	6.95%
\$600 to \$649	67	5.35%	81	9.12%	254	5.36%	34,832	7.33%
\$650 to \$699	112	8.94%	24	2.70%	318	6.71%	32,267	6.79%
\$700 to \$749	172	13.73%	97	10.92%	374	7.89%	30,340	6.38%
\$750 to \$799	97	7.74%	83	9.35%	414	8.73%	27,956	5.88%
\$800 to \$899	148	11.81%	77	8.67%	532	11.22%	45,824	9.64%
\$900 to \$999	94	7.50%	76	8.56%	424	8.94%	34,153	7.18%
\$1,000 to \$1,249	46	3.67%	118	13.29%	515	10.86%	46,884	9.86%
\$1,250 to \$1,499	0	0.00%	23	2.59%	229	4.83%	14,699	3.09%
\$1,500 to \$1,999	0	0.00%	0	0.00%	81	1.71%	10,145	2.13%
\$2,000 or more	0	0.00%	0	0.00%	0	0.00%	5,121	1.08%
No cash rent	64	5.11%	42	4.73%	486	10.25%	43,236	9.10%
Median Gross Rent	\$683		\$726		\$758		\$699	

Sources: 2009-2013 American Community Survey, Tables B25063 and B25064

Median gross rent in Wagoner County is estimated to be \$758, which is 8.4% greater than Oklahoma's median gross rent of \$699/month. Median gross rent in Wagoner is estimated to be \$683. Median rent in Coweta is estimated to be \$726.

Median Gross Rent by Year of Construction

The next table presents data from the American Community Survey regarding median gross rent by year of housing unit construction. Note that dashes in the table indicate the Census Bureau had insufficient data to provide a median rent figure for that specific data field.

2013 Median Gross Rent by Year of Construction

	Wagoner Median Rent	Coweta Median Rent	Wagoner County Median Rent	State of Oklahoma Median Rent
Total Rental Units:				
Built 2010 or Later	-	-	\$868	\$933
Built 2000 to 2009	\$808	\$780	\$989	\$841
Built 1990 to 1999	\$495	\$835	\$770	\$715
Built 1980 to 1989	\$757	\$792	\$796	\$693
Built 1970 to 1979	\$541	\$703	\$687	\$662
Built 1960 to 1969	\$725	\$536	\$727	\$689
Built 1950 to 1959	\$756	\$643	\$727	\$714
Built 1940 to 1949	\$804	-	\$636	\$673
Built 1939 or Earlier	\$537	-	\$528	\$651

Note: Dashes indicate the Census Bureau had insufficient data to estimate a median gross rent.

Source: 2009-2013 American Community Survey, Table 25111

The highest median gross rent in Wagoner County is among housing units constructed between 2000 and 2009, which is \$989 per month. In order to be affordable, a household would need to earn at least \$39,560 per year to afford such a unit.

Wagoner Rental Survey Data

The next two tables show the results of our rental survey of Wagoner. Most of the multifamily rental property in Wagoner is subsidized in some form or another.

Wagoner Rental Properties

Name	Type	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate	Rate/SF	Vacancy
Yorkshire Place	USDA / LIHTC - Family	1985	1	1	600	\$320	\$0.533	6.00%
Yorkshire Place	USDA / LIHTC - Family	1985	2	1	880	\$350	\$0.398	6.00%
Yorkshire Place	USDA / LIHTC - Family	1985	3	1	907	\$365	\$0.402	6.00%
Wagoner Village	USDA / LIHTC - Family	1978	1	1	693	\$550	\$0.794	6.90%
Wagoner Village	USDA / LIHTC - Family	1978	2	1	838	\$620	\$0.740	6.90%
Wagoner Village	USDA / LIHTC - Family	1978	3	2	1,386	\$720	\$0.519	6.90%
Autumn Woods	Project Based / LIHTC - Family	1975	1	1	522	\$481	\$0.921	0.00%
Autumn Woods	Project Based / LIHTC - Family	1975	2	1	700	\$627	\$0.896	0.00%
Autumn Woods	Project Based / LIHTC - Family	1975	3	1	756	\$850	\$1.124	0.00%
Autumn Woods	Project Based / LIHTC - Family	1975	4	2	1,064	\$948	\$0.891	0.00%
River Pointe	LIHTC - Family	2000	1	1	657	\$505	\$0.769	8.30%
River Pointe	LIHTC - Family	2000	2	1	830	\$595	\$0.717	8.30%
River Pointe	LIHTC - Family	2000	3	2	1,132	\$858	\$0.758	8.30%
Cross Timbers I & II	USDA - Family	1983	1	1	605	\$350	\$0.579	24.00%
Cross Timbers I & II	USDA - Family	1983	1	1	609	\$350	\$0.575	24.00%
Cross Timbers I & II	USDA - Family	1983	2	1	767	\$380	\$0.495	24.00%
Cross Timbers I & II	USDA - Family	1983	2	1	826	\$380	\$0.460	24.00%

The rental rates shown above are base rental rates; most tenants at these properties (except River Pointe) pay rent based on 30% of their income. Most properties are reporting occupancy above 90%, excepting Cross Timbers which had stopped leasing units in anticipation of an impending renovation.

Rental Market Vacancy – Wagoner

The developments outlined previously report occupancy levels typically above 90% (excepting Cross Timbers). These occupancy levels are typical of well-maintained and poorly maintained properties alike. The ability of older, physically deteriorating facilities to maintain high occupancy levels reflects

the lack of superior alternatives in the Wagoner market. The Section 8 units, according to property managers, typically stay well occupied. The overall market vacancy of rental housing units was reported at 6.73% by the Census Bureau as of the most recent American Community Survey.



Cross Timbers I & II



River Pointe Apartments



Autumn Woods Apartments



Wagoner Village Apartments



Yorkshire Place

Coweta Rental Survey Data

The next two tables show the results of our rental survey of Coweta. The data is divided between market rate properties, and affordable properties of all types (project-based Section 8, Low-Income Housing Tax Credit, USDA Rural Development, etc.)

Coweta Rental Properties								
Name	Type	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate	Rate/SF	Vacancy
Steeplechase	LIHTC - Family	2000	1	1	655	\$505	\$0.771	2.08%
Steeplechase	LIHTC - Family	2000	2	2	925	\$595	\$0.643	2.08%
Steeplechase	LIHTC - Family	2000	3	2	611	\$698	\$1.142	2.08%
Carriage Crossing	LIHTC - Elderly	1997	1	1	545	N/A	N/A	0.00%
Carriage Crossing	LIHTC - Elderly	1997	2	1	780	N/A	N/A	0.00%
Garden Walk	USDA / LIHTC - Family	1984	1	1	675	30%	N/A	N/A
Garden Walk	USDA / LIHTC - Family	1984	2	1	757	30%	N/A	N/A
Coweta Apartments	Project Based / LIHTC - Family	1970s	1	1	540	30%	N/A	N/A
Coweta Apartments	Project Based / LIHTC - Family	1970s	2	1	652	30%	N/A	N/A
Coweta Apartments	Project Based / LIHTC - Family	1970s	3	1	888	30%	N/A	N/A

The previous rent survey encompasses 322 units in four complexes. Steeplechase and Carriage Crossing are tax credit properties (for family and senior occupancy respectively) and both report high occupancy. Rental rates at Steeplechase appear to have generally increased at \$10 per month per year over the last several years.

Rental Market Vacancy – Coweta

The developments outlined previously report occupancy levels typically above 95%. These occupancy levels are typical of well-maintained and poorly maintained properties alike. The ability of older, physically deteriorating facilities to maintain high occupancy levels reflects the lack of superior alternatives in the Coweta market. The overall market vacancy of rental housing units was reported at 7.79% by the Census Bureau as of the most recent American Community Survey.

Summary of HUD Subsidized Properties

The following tables present data for housing units and households subsidized by the United States Department of Housing and Urban Development, for Wagoner County, the State of Oklahoma, and the United States. This data is taken from HUD's "Picture of Subsidized Households" data for 2013, the most recent year available.

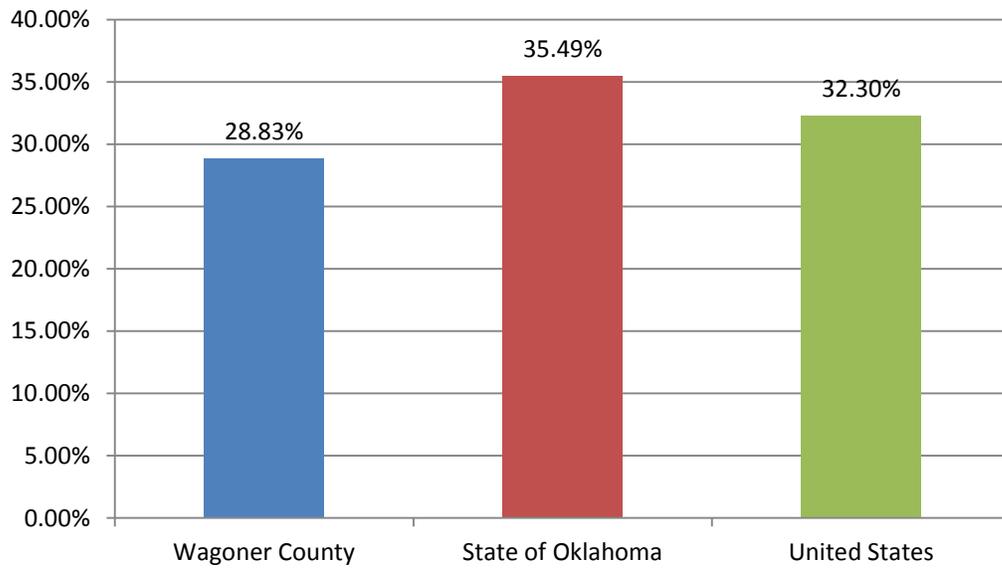
HUD Programs in Wagoner County

			Avg.			
	# Units	Occupancy Rate	Household Income	Tenant Contribution	Federal Contribution	% of Total Rent
Wagoner County						
Public Housing	0	N/A	N/A	N/A	N/A	N/A
Housing Choice Vouchers	265	93%	\$10,801	\$276	\$486	36.17%
Mod Rehab	10	83%	N/A	N/A	N/A	N/A
Section 8 NC/SR	0	N/A	N/A	N/A	N/A	N/A
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	169	75%	\$6,033	\$138	\$597	18.80%
Summary of All HUD Programs	444	86%	\$8,807	\$215	\$530	28.83%
State of Oklahoma						
Public Housing	13,088	96%	\$11,328	\$215	\$371	36.71%
Housing Choice Vouchers	24,651	93%	\$10,766	\$283	\$470	37.57%
Mod Rehab	158	89%	\$7,272	\$129	\$509	20.17%
Section 8 NC/SR	4,756	93%	\$10,730	\$242	\$465	34.24%
Section 236	428	89%	\$8,360	\$192	\$344	35.82%
Multi-Family Other	7,518	91%	\$7,691	\$176	\$448	28.18%
Summary of All HUD Programs	50,599	94%	\$10,360	\$242	\$440	35.49%
United States						
Public Housing	1,150,867	94%	\$13,724	\$275	\$512	34.91%
Housing Choice Vouchers	2,386,237	92%	\$13,138	\$346	\$701	33.04%
Mod Rehab	19,148	87%	\$8,876	\$153	\$664	18.78%
Section 8 NC/SR	840,900	96%	\$12,172	\$274	\$677	28.80%
Section 236	126,859	93%	\$14,347	\$211	\$578	26.74%
Multi-Family Other	656,456	95%	\$11,135	\$255	\$572	30.80%
Summary of All HUD Programs	5,180,467	94%	\$12,892	\$304	\$637	32.30%

Source: U.S. Dept. of Housing and Urban Development, Picture of Subsidized Households - 2013

Among all HUD programs, there are 444 housing units located within Wagoner County, with an overall occupancy rate of 86%. The average household income among households living in these units is \$8,807. Total monthly rent for these units averages \$745, with the federal contribution averaging \$530 (71.17%) and the tenant's contribution averaging \$215 (28.83%).

Percentage of Total Rent Paid by Tenant - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

The following table presents select demographic variables among the households living in units subsidized by HUD.

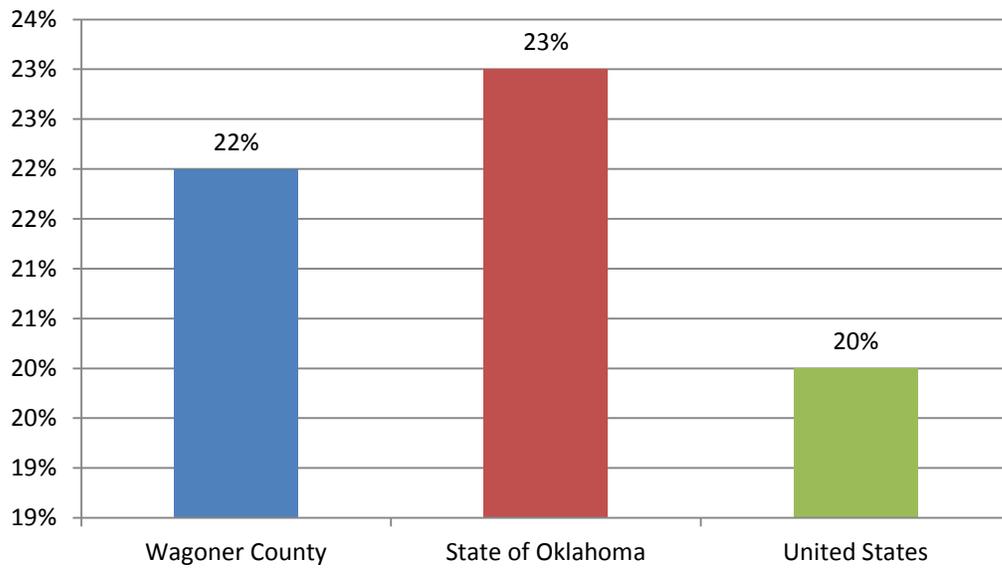
Demographics of Persons in HUD Programs in Wagoner County

Wagoner County	# Units	% Single Mothers	% w/ Disability	% Age 62+	% Age 62+ w/ Disability	% Minority
Public Housing	0	N/A	N/A	N/A	N/A	N/A
Housing Choice Vouchers	265	44%	31%	25%	87%	35%
Mod Rehab	10	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	0	N/A	N/A	N/A	N/A	N/A
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	169	46%	8%	8%	46%	54%
Summary of All HUD Programs	444	44%	22%	18%	79%	42%
State of Oklahoma						
Public Housing	13,088	33%	22%	28%	63%	44%
Housing Choice Vouchers	24,651	46%	25%	17%	77%	60%
Mod Rehab	158	46%	17%	13%	67%	42%
Section 8 NC/SR	4,756	14%	32%	52%	28%	25%
Section 236	428	32%	22%	24%	32%	33%
Multi-Family Other	7,518	42%	12%	22%	25%	47%
Summary of All HUD Programs	50,599	38%	23%	25%	53%	50%
United States						
Public Housing	1,150,867	36%	20%	31%	48%	71%
Housing Choice Vouchers	2,386,237	44%	22%	22%	68%	67%
Mod Rehab	19,148	28%	27%	24%	69%	71%
Section 8 NC/SR	840,900	18%	21%	56%	19%	45%
Section 236	126,859	25%	13%	47%	16%	59%
Multi-Family Other	656,456	31%	13%	44%	16%	63%
Summary of All HUD Programs	5,180,467	36%	20%	33%	40%	64%

Source: U.S. Dept. of Housing and Urban Development, Picture of Subsidized Households - 2013

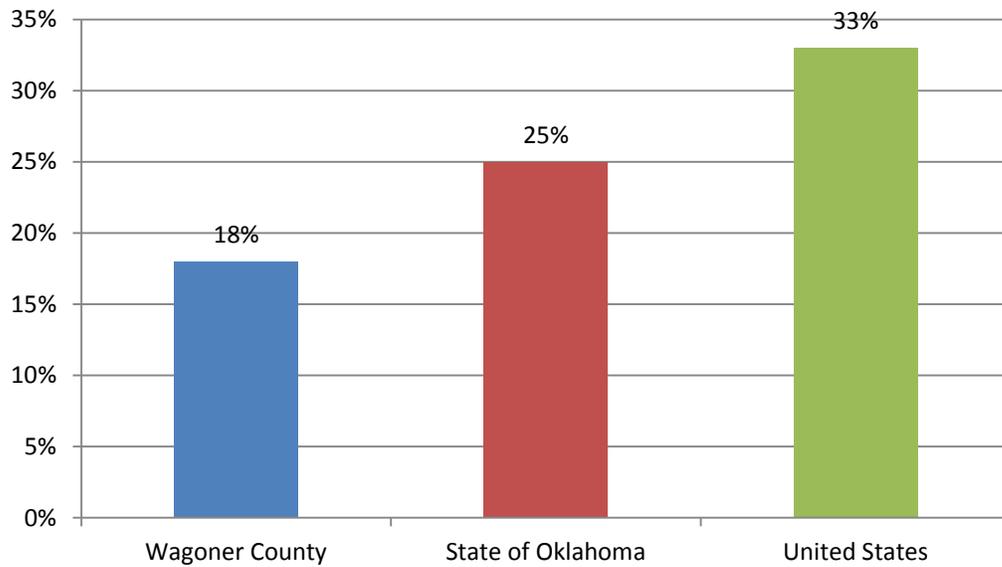
44% of housing units are occupied by single parents with female heads of household. 22% of households have at least one person with a disability. 18% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 79% have one or more disabilities. Finally, 42% of households are designated as racial or ethnic minorities.

Percentage of Households with Disabilities - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

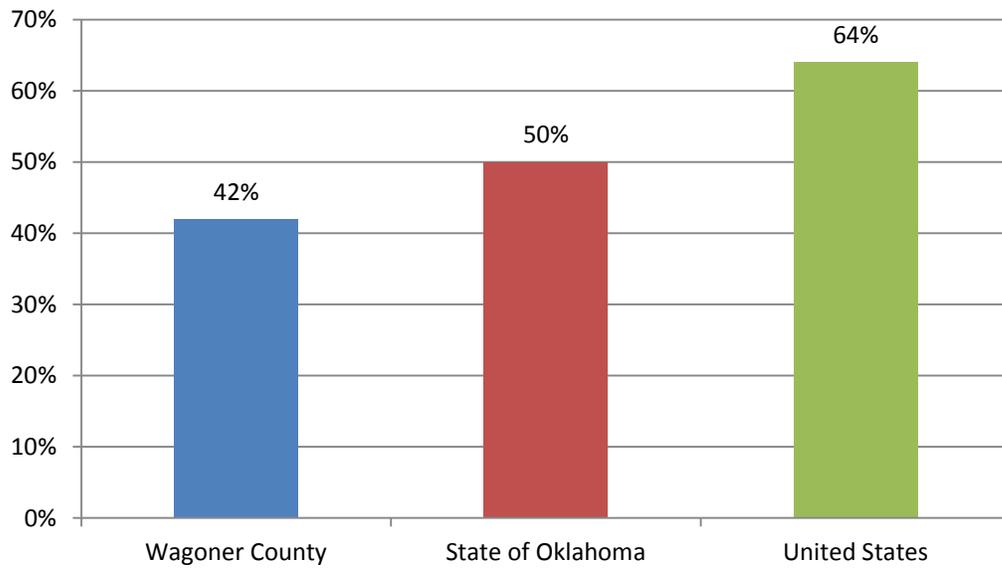
Percentage of Households Age 62+ - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households



Percentage of Minority Households - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households



Projected Housing Need

Consolidated Housing Affordability Strategy (CHAS)

This section will analyze data from the U.S. Department of Housing and Urban Development's Consolidated Housing Affordability Strategy (CHAS) dataset for Wagoner County. This data is typically separated into household income thresholds, defined by HUD Area Median Family Income (HAMFI). HUD Area Median Family Income (HAMFI) is equivalent to Area Median Income (AMI) for the purposes of this report. This data is considered the best indicator of housing need available which separates need into household income thresholds as defined by HUD.

Cost Burden by Income Threshold

The next table presents CHAS data for Wagoner County regarding housing cost burden as a percentage of household income. Renter costs are considered to be the sum of contract rent and any utilities not paid by the landlord (such as electricity, natural gas, and water, but not including telephone service, cable service, internet service, etc.). Homeowner costs include mortgage debt service (or similar debts such as deeds of trust or contracts for deed), utilities, property taxes and property insurance.

Households are considered to be cost overburdened if their housing costs (renter or owner) are greater than 30% of their gross household income. A household is "severely" overburdened if their housing costs are greater than 50% of their gross household income.

Wagoner County : CHAS - Housing Cost Burden by HAMFI				
Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	1,105		1,095	
Cost Burden Less Than 30%	125	11.31%	105	9.59%
Cost Burden Between 30%-50%	200	18.10%	155	14.16%
Cost Burden Greater Than 50%	685	61.99%	755	68.95%
Not Computed (no/negative income)	90	8.14%	80	7.31%
Income 30%-50% HAMFI	1,810		815	
Cost Burden Less Than 30%	880	48.62%	305	37.42%
Cost Burden Between 30%-50%	470	25.97%	325	39.88%
Cost Burden Greater Than 50%	460	25.41%	185	22.70%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 50%-80% HAMFI	3,160		1,170	
Cost Burden Less Than 30%	1,960	62.03%	745	63.68%
Cost Burden Between 30%-50%	725	22.94%	395	33.76%
Cost Burden Greater Than 50%	470	14.87%	30	2.56%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 80%-100% HAMFI	2,360		455	
Cost Burden Less Than 30%	1,725	73.09%	400	87.91%
Cost Burden Between 30%-50%	560	23.73%	55	12.09%
Cost Burden Greater Than 50%	75	3.18%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
All Incomes	22,120		4,575	
Cost Burden Less Than 30%	17,545	79.32%	2,595	56.72%
Cost Burden Between 30%-50%	2,730	12.34%	930	20.33%
Cost Burden Greater Than 50%	1,745	7.89%	970	21.20%
Not Computed (no/negative income)	90	0.41%	80	1.75%

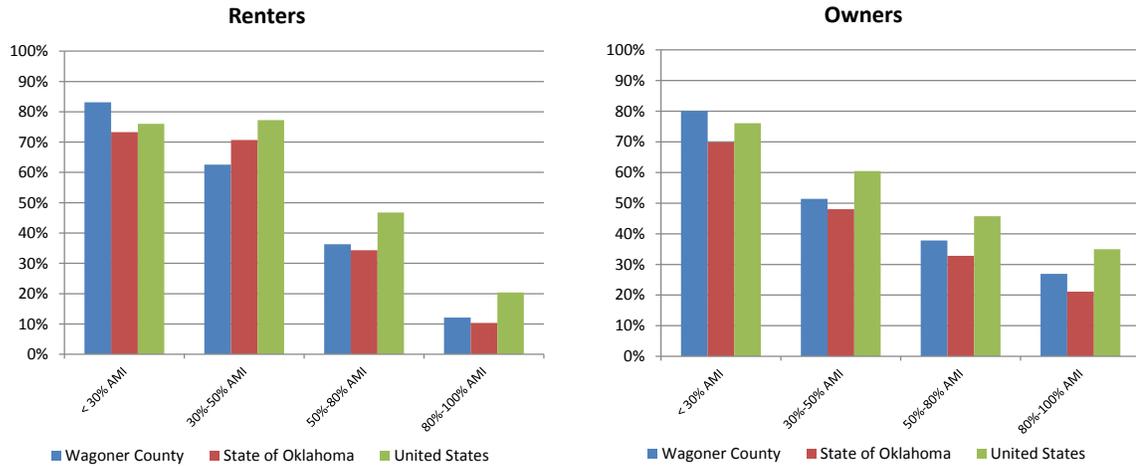
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 8

The next table summarizes the data from the previous table for households with cost burden greater than 30% of gross income, followed by a chart comparing these figures for Wagoner County with the State of Oklahoma as a whole, and the United States.

Wagoner County : Households by Income by Cost Burden				
Household Income Threshold	Owners		Renters	
	Total	% w/ Cost > 30% Income	Total	% w/ Cost > 30% Income
Income < 30% HAMFI	1,105	80.09%	1,095	83.11%
Income 30%-50% HAMFI	1,810	51.38%	815	62.58%
Income 50%-80% HAMFI	3,160	37.82%	1,170	36.32%
Income 80%-100% HAMFI	2,360	26.91%	455	12.09%
All Incomes	22,120	20.23%	4,575	41.53%

Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 8

Households by Income Threshold: Percentage with Housing Cost Over 30% of Income



Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 6

Substandard Conditions / Overcrowding by Income Threshold

The following table summarizes data regarding substandard housing conditions and overcrowding, separated by owner/renter and HAMFI income threshold. Substandard housing conditions are defined by HUD as any housing unit lacking either complete plumbing or a complete kitchen.

A housing unit without “complete plumbing” is any housing unit lacking one or more of the following features (they do not need to all be present in the same room):

1. Hot and cold running water
2. A flush toilet
3. A bathtub or shower

A lack of a complete kitchen is any housing unit lacking any one or more of the three following items:

1. A sink with a faucet
2. A stove or range
3. A refrigerator

Households are considered to be “overcrowded” if the household has more than 1.0 persons per room (note that this definition is “room” including bedrooms, living rooms and kitchens, as opposed to only “bedrooms”), and is “severely overcrowded” if the household has more than 1.5 persons per room.



Wagoner County : CHAS - HAMFI by Substandard Conditions / Overcrowding				
Household Income / Housing Problem	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	1,105		1,095	
Between 1.0 and 1.5 Persons per Room	50	4.52%	25	2.28%
More than 1.5 Persons per Room	0	0.00%	25	2.28%
Lacks Complete Kitchen or Plumbing	25	2.26%	0	0.00%
Income 30%-50% HAMFI	1,810		815	
Between 1.0 and 1.5 Persons per Room	20	1.10%	40	4.91%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	25	1.38%	0	0.00%
Income 50%-80% HAMFI	3,160		1,170	
Between 1.0 and 1.5 Persons per Room	75	2.37%	110	9.40%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	15	0.47%	15	1.28%
Income 80%-100% HAMFI	2,360		455	
Between 1.0 and 1.5 Persons per Room	120	5.08%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	60	2.54%	0	0.00%
All Incomes	22,120		4,575	
Between 1.0 and 1.5 Persons per Room	365	1.65%	190	4.15%
More than 1.5 Persons per Room	0	0.00%	25	0.55%
Lacks Complete Kitchen or Plumbing	190	0.86%	30	0.66%

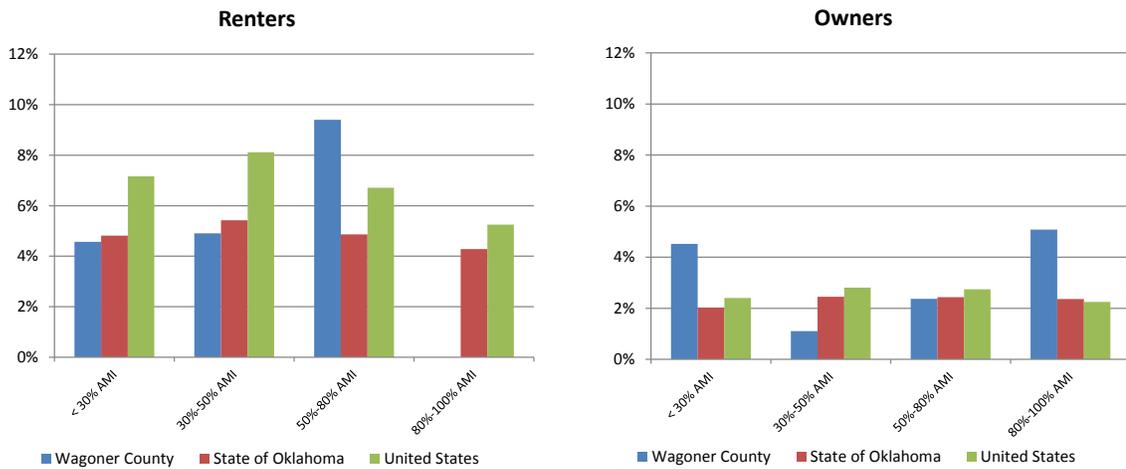
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 3

The next table summarizes this data for overcrowding (i.e. all households with greater than 1.0 persons per room), with a chart comparing this data between Wagoner County, Oklahoma and the nation.

Wagoner County : Households by Income by Overcrowding					
Household Income Threshold	Total	Owners		Renters	
		% > 1.0 Persons per Room	Total	% > 1.0 Persons per Room	Total
Income < 30% HAMFI	1,105	4.52%	1,095	4.57%	
Income 30%-50% HAMFI	1,810	1.10%	815	4.91%	
Income 50%-80% HAMFI	3,160	2.37%	1,170	9.40%	
Income 80%-100% HAMFI	2,360	5.08%	455	0.00%	
All Incomes	22,120	1.65%	4,575	4.70%	

Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 3

Households by Income Threshold: Percentage with More than 1.0 Persons per Room



Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 3

The table following summarizes this data for substandard housing conditions, with a comparison chart between Wagoner County, the state and the nation.

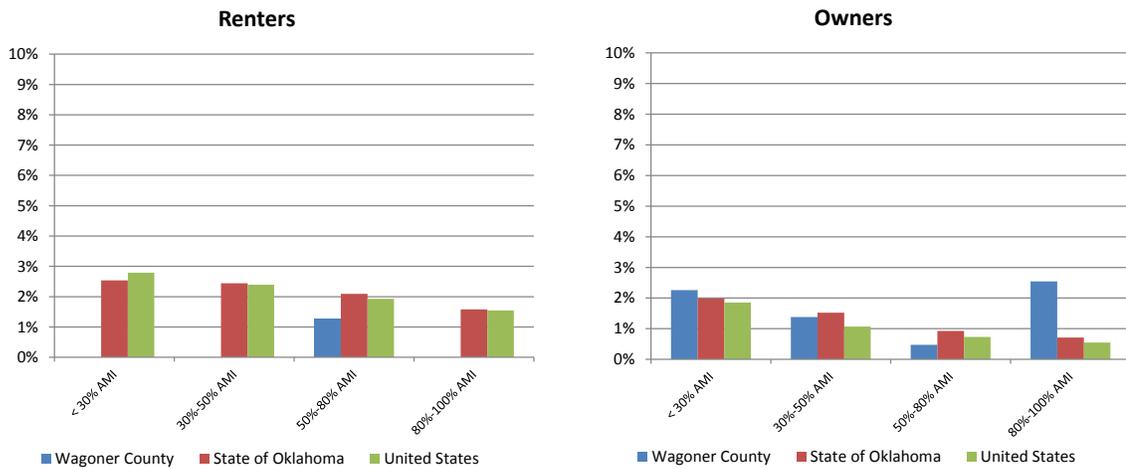
Wagoner County : Households by Income by Substandard Conditions

Household Size/Type	Total	Owners		Renters	
		% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing	Total
Income < 30% HAMFI	1,105	2.26%	1,095	0.00%	
Income 30%-50% HAMFI	1,810	1.38%	815	0.00%	
Income 50%-80% HAMFI	3,160	0.47%	1,170	1.28%	
Income 80%-100% HAMFI	2,360	2.54%	455	0.00%	
All Incomes	22,120	0.86%	4,575	0.66%	

Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 3



Households by Income Threshold: Percentage Lacking Complete Plumbing and/or Kitchen



Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 3

Cost Burden by Household Type

The following table provides a breakdown of households by HAMFI, and by household type and size, and by housing cost burden. The categories of household type provided by HUD are:

- Elderly Family: Households with two persons, either or both age 62 or over.
- Small Family: 2 persons, neither age 62 or over, or families with 3 or 4 persons of any age.
- Large Family: families with 5 or more persons.
- Elderly Non-Family (single persons age 62 or over, or unrelated elderly individuals)
- Non-Elderly, Non-Family: all other households.



Wagoner County : CHAS - Housing Cost Burden by Household Type / HAMFI						
Income, Household Size/Type	Total	Owners			Renters	
		No. w/ Cost	Pct. w/ Cost	Total	No. w/ Cost	Pct. w/ Cost
		> 30%	> 30%		> 30%	> 30%
		Income	Income	Income	Income	Income
Income < 30% HAMFI	1,105	890	80.54%	1,095	904	82.56%
Elderly Family	115	100	86.96%	20	19	95.00%
Small Family (2-4 persons)	270	250	92.59%	440	360	81.82%
Large Family (5 or more persons)	105	95	90.48%	125	125	100.00%
Elderly Non-Family	340	265	77.94%	200	165	82.50%
Non-Family, Non-Elderly	270	180	66.67%	315	235	74.60%
Income 30%-50% HAMFI	1,810	935	51.66%	815	505	61.96%
Elderly Family	325	125	38.46%	65	40	61.54%
Small Family (2-4 persons)	540	395	73.15%	460	280	60.87%
Large Family (5 or more persons)	195	75	38.46%	90	65	72.22%
Elderly Non-Family	530	185	34.91%	130	75	57.69%
Non-Family, Non-Elderly	220	155	70.45%	65	45	69.23%
Income 50%-80% HAMFI	3,160	1,195	37.82%	1,170	419	35.81%
Elderly Family	915	275	30.05%	30	4	13.33%
Small Family (2-4 persons)	1,015	505	49.75%	615	220	35.77%
Large Family (5 or more persons)	260	150	57.69%	155	60	38.71%
Elderly Non-Family	630	115	18.25%	25	20	80.00%
Non-Family, Non-Elderly	340	150	44.12%	345	115	33.33%
Income 80%-100% HAMFI	2,360	635	26.91%	455	55	12.09%
Elderly Family	520	90	17.31%	45	0	0.00%
Small Family (2-4 persons)	1,065	310	29.11%	240	30	12.50%
Large Family (5 or more persons)	335	140	41.79%	35	0	0.00%
Elderly Non-Family	220	30	13.64%	35	0	0.00%
Non-Family, Non-Elderly	220	65	29.55%	100	25	25.00%
All Incomes	22,120	4,490	20.30%	4,575	1,883	41.16%
Elderly Family	4,295	775	18.04%	180	63	35.00%
Small Family (2-4 persons)	11,145	1,945	17.45%	2,420	890	36.78%
Large Family (5 or more persons)	2,245	480	21.38%	440	250	56.82%
Elderly Non-Family	2,115	630	29.79%	410	260	63.41%
Non-Family, Non-Elderly	2,315	660	28.51%	1,125	420	37.33%

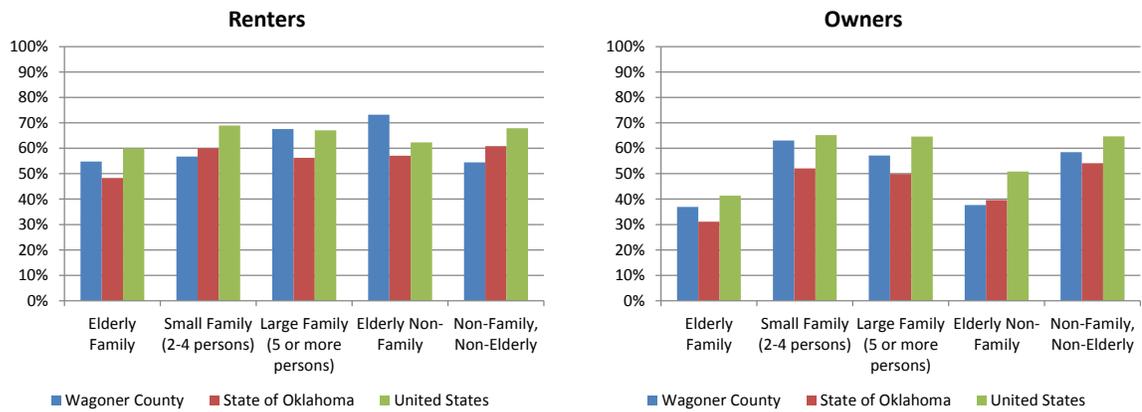
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Wagoner County : Households under 80% AMI by Cost Burden

Household Size/Type	Total	Owners		Renters	
		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income
		Total	Total	Total	Total
Income < 80% HAMFI	6,075	3,020	49.71%	3,080	59.35%
Elderly Family	1,355	500	36.90%	115	54.78%
Small Family (2-4 persons)	1,825	1,150	63.01%	1,515	56.77%
Large Family (5 or more persons)	560	320	57.14%	370	67.57%
Elderly Non-Family	1,500	565	37.67%	355	73.24%
Non-Family, Non-Elderly	830	485	58.43%	725	54.48%

Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Households Under 80% of AMI: Percentage Housing Cost Overburdened



Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Housing Problems by Household Type

The next set of tables presents data by household type and whether or not the household is experiencing *any* housing problems. Housing problems are defined by HUD as any household meeting any of the three following criteria:

1. Housing costs greater than 30% of income (cost-overburdened).
2. Living in a housing unit lacking complete plumbing or a complete kitchen (substandard housing unit).
3. Living in a housing unit with more than 1.0 persons per room (overcrowding).



Wagoner County : CHAS - Housing Problems by Household Type and HAMFI						
Income, Household Size/Type	Total	Owners		Total	Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems		No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	1,105	900	81.45%	1,095	905	82.65%
Elderly Family	115	100	86.96%	20	20	100.00%
Small Family (2-4 persons)	270	250	92.59%	440	360	81.82%
Large Family (5 or more persons)	105	105	100.00%	125	125	100.00%
Elderly Non-Family	340	265	77.94%	200	165	82.50%
Non-Family, Non-Elderly	270	180	66.67%	315	235	74.60%
Income 30%-50% HAMFI	1,810	965	53.31%	815	525	64.42%
Elderly Family	325	120	36.92%	65	45	69.23%
Small Family (2-4 persons)	540	405	75.00%	460	280	60.87%
Large Family (5 or more persons)	195	90	46.15%	90	80	88.89%
Elderly Non-Family	530	185	34.91%	130	75	57.69%
Non-Family, Non-Elderly	220	165	75.00%	65	45	69.23%
Income 50%-80% HAMFI	3,160	1,275	40.35%	1,170	534	45.64%
Elderly Family	915	285	31.15%	30	4	13.33%
Small Family (2-4 persons)	1,015	535	52.71%	615	285	46.34%
Large Family (5 or more persons)	260	185	71.15%	155	95	61.29%
Elderly Non-Family	630	115	18.25%	25	20	80.00%
Non-Family, Non-Elderly	340	155	45.59%	345	130	37.68%
Income Greater than 80% of HAMFI	16,045	1,735	10.81%	1,495	85	5.69%
Elderly Family	2,940	290	9.86%	65	0	0.00%
Small Family (2-4 persons)	9,315	850	9.13%	905	30	3.31%
Large Family (5 or more persons)	1,685	310	18.40%	70	15	21.43%
Elderly Non-Family	615	110	17.89%	55	0	0.00%
Non-Family, Non-Elderly	1,490	175	11.74%	395	40	10.13%
All Incomes	22,120	4,875	22.04%	4,575	2,049	44.79%
Elderly Family	4,295	795	18.51%	180	69	38.33%
Small Family (2-4 persons)	11,140	2,040	18.31%	2,420	955	39.46%
Large Family (5 or more persons)	2,245	690	30.73%	440	315	71.59%
Elderly Non-Family	2,115	675	31.91%	410	260	63.41%
Non-Family, Non-Elderly	2,320	675	29.09%	1,120	450	40.18%

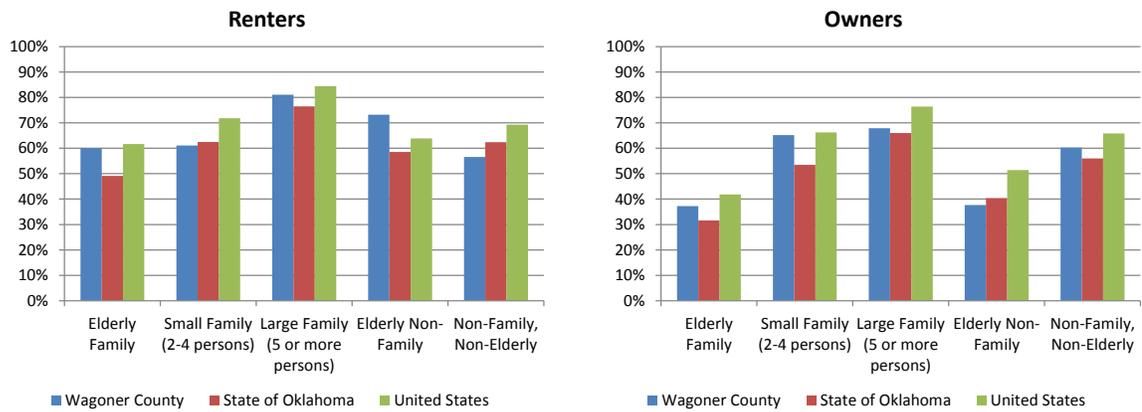
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

Wagoner County : Households under 80% AMI by Housing Problems

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	6,075	3,140	51.69%	3,080	63.77%
Elderly Family	1,355	505	37.27%	115	69
Small Family (2-4 persons)	1,825	1,190	65.21%	1,515	925
Large Family (5 or more persons)	560	380	67.86%	370	300
Elderly Non-Family	1,500	565	37.67%	355	260
Non-Family, Non-Elderly	830	500	60.24%	725	410

Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Households Under 80% of AMI: Percentage with Housing Problems



Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Housing Problems by Race / Ethnicity

Data presented in the following tables summarizes housing problems (as previously defined), by HAMFI threshold, and by race/ethnicity, for Wagoner County. Under CFR 91.305(b)(1)(ii)(2), racial or ethnic groups have disproportionate need if “the percentage of persons in a category of need who are members of a particular racial or ethnic group in a category of need is at least 10 percentage points higher than the percentage of persons in the category as a whole.”



Wagoner County : CHAS - Housing Problems by Race / Ethnicity and HAMFI						
Income, Race / Ethnicity	Total	Owners		Renters		
		No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	1,100	900	81.8%	1,095	910	83.1%
White alone, non-Hispanic	840	660	78.6%	760	650	85.5%
Black or African-American alone	45	45	100.0%	155	120	77.4%
Asian alone	0	0	N/A	15	0	0.0%
American Indian alone	75	75	100.0%	70	70	100.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	40	40	100.0%	44	40	90.9%
Other (including multiple races)	99	80	80.8%	55	30	54.5%
Income 30%-50% HAMFI	1,810	965	53.3%	815	525	64.4%
White alone, non-Hispanic	1,265	670	53.0%	495	325	65.7%
Black or African-American alone	90	25	27.8%	90	50	55.6%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	135	85	63.0%	110	100	90.9%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	140	75	53.6%	25	25	100.0%
Other (including multiple races)	180	110	61.1%	100	30	30.0%
Income 50%-80% HAMFI	3,160	1,270	40.2%	1,170	535	45.7%
White alone, non-Hispanic	2,420	995	41.1%	850	380	44.7%
Black or African-American alone	115	35	30.4%	69	65	94.2%
Asian alone	14	4	28.6%	0	0	N/A
American Indian alone	235	55	23.4%	135	40	29.6%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	130	85	65.4%	19	4	21.1%
Other (including multiple races)	255	95	37.3%	100	50	50.0%
Income 80%-100% HAMFI	2,360	720	30.5%	455	55	12.1%
White alone, non-Hispanic	1,785	475	26.6%	425	55	12.9%
Black or African-American alone	135	80	59.3%	0	0	N/A
Asian alone	70	70	100.0%	0	0	N/A
American Indian alone	175	20	11.4%	20	0	0.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	60	35	58.3%	0	0	N/A
Other (including multiple races)	140	40	28.6%	10	0	0.0%
All Incomes	22,115	4,865	22.0%	4,575	2,055	44.9%
White alone, non-Hispanic	17,800	3,660	20.6%	3,250	1,425	43.8%
Black or African-American alone	665	195	29.3%	388	239	61.6%
Asian alone	194	99	51.0%	15	0	0.0%
American Indian alone	1,450	265	18.3%	470	220	46.8%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	705	260	36.9%	118	69	58.5%
Other (including multiple races)	1,319	390	29.6%	345	110	31.9%

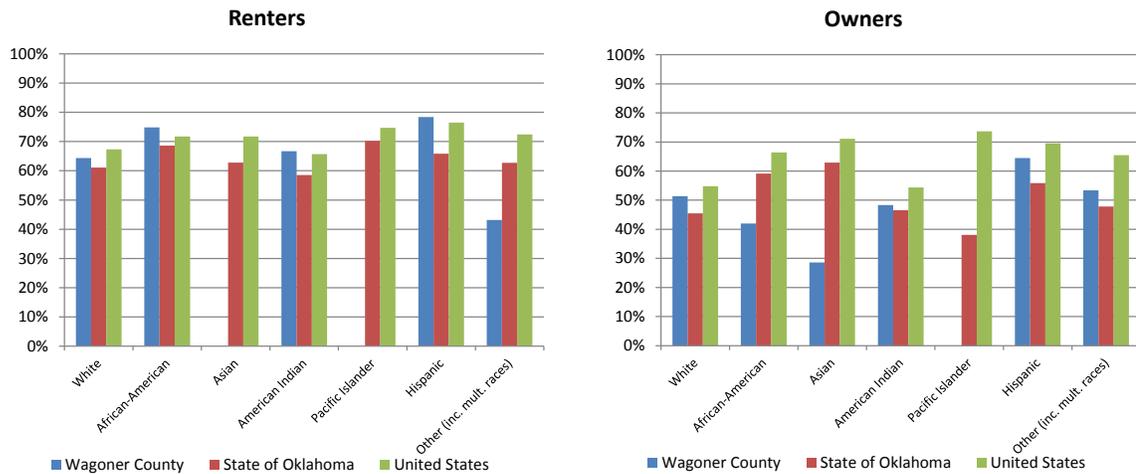
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

Wagoner County : Households under 80% AMI by Race/Ethnicity

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	6,070	3,135	51.65%	3,080	63.96%
White alone, non-Hispanic	4,525	2,325	51.38%	2,105	64.37%
Black or African-American alone	250	105	42.00%	314	74.84%
Asian alone	14	4	28.57%	15	0.00%
American Indian alone	445	215	48.31%	315	66.67%
Pacific Islander alone	0	0	N/A	0	N/A
Hispanic, any race	310	200	64.52%	88	78.41%
Other (including multiple races)	534	285	53.37%	255	43.14%

Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Households Under 80% of AMI: Percentage with Housing Problems by Race



Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

CHAS Conclusions

The previous data notes many areas of need (and severe need) among the existing population of Wagoner County. The greatest needs are among households with incomes less than 30% of Area Median Income. Several other areas of note:

- Among households with incomes less than 50% of Area Median Income, there are 1,420 renter households that are cost overburdened, and 1,815 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 299 renter households that are cost overburdened, and 675 homeowners that are cost overburdened.



- 74.84% of African American renters with incomes less than 80% of Area Median Income have one or more housing problems, and 78.41% of Hispanic renters with incomes less than 80% of Area Median Income have one or more housing problems.
- 64.52% of Hispanic homeowners with incomes less than 80% of Area Median Income have one or more housing problems

in households. It should be noted that this is an estimate of rental and owner requirements and should be relied upon only as a guideline for possible new demand. The calculations are shown below.

Future Housing Demand Estimates for Coweta						
Year	2015	2016	2017	2018	2019	2020
Household Estimates	3,884	3,910	3,936	3,962	3,988	4,015
Owner %: 74.26%	2,884	2,903	2,923	2,942	2,962	2,982
Renter %: 25.74%	1,000	1,006	1,013	1,020	1,027	1,033
Total New Owner Households						97
Total New Renter Households						34

Based on an estimated household growth rate of 0.67% per year, Coweta would require 97 new housing units for ownership, and 34 units for rent, over the next five years. Annually this equates to 19 units for ownership per year, and 7 units for rent per year.

Wagoner County Anticipated Demand

Households in Wagoner County grew at an annually compounded rate of 2.49% from 2000 to 2010. Nielsen SiteReports estimates households have grown 1.05% per year since that time, and that households will grow 0.96% per year through 2020. For these reasons we will rely on the Nielsen SiteReports forecast of 0.96% per year in forecasting future household growth for Wagoner County.

The percentage of owner households was estimated at 82.45% with renter households estimated at 17.55%, based on data from the U.S. Census Bureau. The estimated number of additional units needed to service increasing demand can be estimated by applying this percentage to the anticipated growth in households. It should be noted that this is an estimate of rental and owner requirements and should be relied upon only as a guideline for possible new demand. The calculations are shown below.

Future Housing Demand Estimates for Wagoner County						
Year	2015	2016	2017	2018	2019	2020
Household Estimates	28,314	28,585	28,859	29,135	29,414	29,695
Owner %: 82.45%	23,345	23,569	23,794	24,022	24,252	24,484
Renter %: 17.55%	4,969	5,016	5,064	5,113	5,162	5,211
Total New Owner Households						1,139
Total New Renter Households						242

Based on an estimated household growth rate of 0.96% per year, Wagoner County would require 1,139 new housing units for ownership, and 242 units for rent, over the next five years. Annually this equates to 228 units for ownership per year, and 48 units for rent per year.

Housing Demand – Population Subsets

This section will address 5-year forecasted needs and trends for population special population subsets for Wagoner County. These forecasts are based on the previously forecasted overall trends for the next five years.

Housing Needs by Income Thresholds

The first table will address future housing needs and trends for households in Wagoner County by income threshold: households within incomes below 30%, 50%, 60% and 80% of Area Median Income, by tenure (owner/renter). These forecasts are primarily based on HUD Consolidated Housing Affordability Strategy data presented previously. Households with incomes below 60% of Area Median Income (AMI) are estimated at 120% of the households at 50% of AMI. Note that these figures are cumulative and should not be added across income thresholds.

Wagoner County: 2015-2020 Housing Needs by Income Threshold					
	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand: 2015-2020	100.00%	100.00%	1,139	242	1,381
Less than 30% AMI	5.00%	23.93%	57	58	115
Less than 50% AMI	13.18%	41.75%	150	101	251
Less than 60% AMI	15.81%	50.10%	180	121	301
Less than 80% AMI	27.46%	67.32%	313	163	476

Elderly Housing Needs

The next table will address future housing needs and trends for households with elderly persons (age 62 and up). Like the previous table, this data is based on the overall trends previously defined, and the 2008-2012 CHAS data previously discussed (specifically CHAS Table 16). It is further broken down by income threshold and tenure.

Wagoner County: 2015-2020 Housing Needs Age 62 and Up					
	Owner Subset %	Renter Subset %	Elderly Owners	Elderly Renters	Elderly Total
Total New Elderly (62+) Demand: 2015-2020	28.98%	12.90%	330	31	361
Elderly less than 30% AMI	2.06%	4.81%	23	12	35
Elderly less than 50% AMI	5.92%	9.07%	67	22	89
Elderly less than 60% AMI	7.11%	10.89%	81	26	107
Elderly less than 80% AMI	12.91%	10.27%	147	25	172

Housing Needs for Persons with Disabilities / Special Needs

The following table will address future trends and needs for households with at least one household member with at least one disability as identified by HUD CHAS Table 6 (hearing or vision impairments, ambulatory limitations, cognitive limitations, self-care limitations, or independent living limitations). As with the previous tables, this data is also further broken down by income threshold and tenure.

Wagoner County: 2015-2020 Housing Needs for Persons with Disabilities

	Owner Subset %	Renter Subset %	Disabled Owners	Disabled Renters	Disabled Total
Total New Disabled Demand (2015-2020)	30.45%	40.11%	347	97	444
Disabled less than 30% AMI	2.62%	13.01%	30	32	61
Disabled less than 50% AMI	7.17%	20.55%	82	50	131
Disabled less than 60% AMI	8.60%	24.66%	98	60	158
Disabled less than 80% AMI	13.02%	32.68%	148	79	227

Housing Needs for Veterans

This section will address housing needs for households with at least one veteran. This data is not available through HUD's Consolidated Housing Affordability Strategy, so we have instead relied on data from the U.S. Census Bureau, specifically the 2009-2013 American Community Survey, Table C21007. This data is further broken down by tenure, poverty status, and disability status.

Wagoner County: 2015-2020 Housing Needs for Veterans

	Owner Subset %	Renter Subset %	Veteran Owners	Veteran Renters	Veteran Total
Total New Demand (2015-2020)	100.00%	100.00%	1,139	242	1,381
Total Veteran Demand	12.13%	12.13%	138	29	168
Veterans with Disabilities	3.99%	3.99%	45	10	55
Veterans Below Poverty	0.78%	0.78%	9	2	11
Disabled Veterans Below Poverty	0.44%	0.44%	5	1	6

Housing Needs for Working Families

The final table addresses housing needs for working families. Working families are in this case defined as families (households with at least two members related by blood or marriage) with at least one person employed. Like the forecasts for veteran needs, this data cannot be extracted from the HUD CHAS tables, so we have again relied on the Census Bureau's American Community Survey (table B23007 in this instance). The data is further broken down by the presence of children (below the age of 18).

Wagoner County: 2015-2020 Housing Needs for Working Families

	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand (2015-2020)	100.00%	100.00%	1,139	242	1,381
Total Working Families	59.84%	59.84%	681	145	826
Working Families with Children Present	29.69%	29.69%	338	72	410

Population Subset Conclusions

Based on population and household growth over the next five years, a total of 1,381 housing units will be needed in Wagoner County over the next five years. Of those units:

- 301 will be needed by households earning less than 60% of Area Median Income

- 107 will be needed by households age 62 and up, earning less than 60% of Area Median Income
- 158 will be needed by households with disabilities / special needs, earning less than 60% of Area Median Income
- 11 will be needed by veterans living below the poverty line
- 410 will be needed by working families with children present

This data suggests a strong need in Wagoner County for housing units that are both affordable and accessible to persons with disabilities / special needs, and working families with children.